



Schedule for Your Commercial Combined Policy

Produced on 29/04/2024

Your Renewal Quote Schedule

This quote schedule has been prepared using the information you have provided to us.

Policyholder Details

The Policyholder	Mollington Parish Council
Contact address	51 Mollington Court Mollington Chester Cheshire United Kingdom CH1 6LA
The Business	Community Centre

Quote Details

Policy number	96MWP1013347
Effective date	01/06/2024
Renewal premium indication (excluding Insurance Premium Tax)	£305.97
Insurance Premium Tax	£36.72
Total Renewal premium indication	£342.69

Insurance Adviser Details

Your Insurance Adviser	C&C Insurance Brokers Ltd
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Important

If the information in The Schedule is incorrect, please tell Us as soon as possible.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in this Schedule and should be read and understood in conjunction with your policy wording.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline: 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline: 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management/>

Counselling Service Helpline: 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Aviva Businesslaw

Website - <https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help you manage your business effectively. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Conditions - Action You Must Take

The cover provided by this policy is subject to a number of Conditions, which are actions You must take before We are liable to pay a claim.

Failure to take the required action can invalidate Your cover. These Conditions are detailed at the end of this document along with detail on which cover section they apply to.

Please read these carefully and take the required action to ensure Your cover remains in force.

For detail of any other alterations we have made to Your policy cover and/or any further Conditions which must be complied with, please refer to both the Endorsements and the General Endorsements section at the end of Your Schedule.

SUMMARY OF COVER

The following sections are available and selected as noted below.

Please review which section(s) apply for each of Your Premise(s), as cover may vary between them.

Property Damage	Selected	Machinery Damage	Not Selected
Money and Assault	Selected	Machinery Business Interruption	Not Selected
Frozen Foods	Not Selected	Employers' Liability	Selected
Computer Breakdown	Not Selected	Public and Products Liability	Selected
Goods in Transit	Not Selected	Commercial Legal Protection	Selected
Business Interruption	Not Selected	Personal Accident	Not Selected
Loss of Licence	Not Selected	Employee Dishonesty	Not Selected
Terrorism	Not Selected		

Premises 1

The Premises: c/o 51 Mollington Court
Mollington
Chester
Cheshire
United Kingdom
CH1 6LA

The Business: Community Centre

PROPERTY DAMAGE

Basis of Cover: All Risks including Subsidence and Theft

Property Insured Item

Sum Insured

Contents

Machinery, Plant and All Other Contents £253

Index Linking: Applies to all the Property Insured detailed above
Application of the Average Condition: Average does not apply to this section of cover

Clause(s):

The following clauses (subject otherwise to the terms and conditions shown in Your policy) are applicable and are displayed in full in Your policy wording, with the information below explaining any values relating to each of them.

All Other Contents	Any one Period of Insurance – Documents, manuscripts, business books, plans and designs	£250,000
	Any one Period of Insurance – Models, moulds, patterns, dies, tools, templates, drawings and jigs	£100,000
	Any one Period of Insurance – Data Storage Materials	£25,000
	Any one person's property in total for any one claim – Pedal cycles, tools and other personal items	£1,000
	Any one item – Rare books, antiques, paintings or other works of art	£2,500
	Any one claim – Rare books, antiques, paintings or other works of art	£10,000
	Any one claim – Wines, spirits, cigarettes and tobacco	£1,000
Business Property away from The Premises – Machinery, Plant and All Other Contents	Maximum payable any one claim	10% of the Machinery, Plant and All Other Contents sum insured
Business Property away from The Premises - Portable Computer Equipment	Maximum payable any one claim	10% of the Machinery, Plant and All Other Contents sum insured, or Computers sum insured, or the appropriate limit stated below (whichever is the lesser)

	Theft or attempted theft from an unattended road vehicle	£2,500
	Any other theft or attempted theft	£10,000
	Any other Damage	£50,000
Capital Additions	Maximum payable	10% of the total Buildings and Machinery and Plant sum insured or up to £500,000 (whichever is the lesser)
Changing Locks	Maximum payable any one Period of Insurance	£25,000
Damage to Grounds	Maximum payable any one claim	£25,000
Debris Removal	Maximum payable any one claim in respect of Stock and Materials in Trade	£25,000
Energy Efficiency	Maximum payable any one claim and payable in total, in respect of all claims in the Period of Insurance	10% or up to £10,000 (whichever is the lesser)
Exhibition Sites	Maximum payable any one claim Number of days	£25,000 7 day(s)
Falling Trees	Maximum payable	£2,500
Fire and Security Equipment	Maximum payable any one claim	£25,000
Homeworkers	Any one claim and in any one Period of Insurance per Director, Partner or Employee	£5,000
Incompatibility of Software or Programs	Any one cause	£25,000
Insect Nest Removal	Maximum payable any one claim	£2,500
Lamps, Signs and Namplates	Any one item	£1,000
Metered Services	Maximum payable any one claim	£25,000
Seasonal Increase	Increase	25% or £500,000 (whichever is the lesser)
	Months applicable	November, December and January
Temporary Repair Costs	Maximum payable any one claim	£20,000
Theft Damage to Buildings	Any one Period of Insurance Excess	£25,000 £1,000
Theft of Computers and Audio Visual Equipment	Maximum payable any one claim	Machinery, Plant and All other contents sum insured or £100,000 (whichever is the lesser)
Trace and Access	Maximum payable any one claim	£25,000
Trade Samples	Any one item	£500
	Maximum payable any one claim	£10,000

Excess(s) applying to the Property Damage section:

If we agree to pay a claim for Property Damage, We will not cover You for the Excess stated below or any other Excess/Excesses stated as applying in any Endorsements and/or Your policy wording.

Item	Excess
Property Damage	£500

Subsidence		£1,000
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MONEY AND ASSAULT

Applies across all insured premise(s)

Money

Item	Limit Any One Loss
Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money, postage stamps, revenue stamps, national insurance stamps, holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds, franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps and VAT invoices	£250,000
The following items exclude money as described above	
Money not contained in a locked safe in The Premises outside Business Hours	£500
Money not contained in a locked safe in the private dwelling houses of Your principals or authorised Employees	£500
Money on The Premises during Business Hours or in a bank night safe	£5,000
Money contained in a locked safe on The Premises outside Business Hours	£5,000
Any Other Loss of Money	£5,000

Clause(s):

The following clauses (subject otherwise to the terms and conditions shown in Your policy) are applicable and are displayed in full in Your policy wording, with the information below explaining any values relating to each of them.

Clothing and Personal Belongings	Maximum any one person	£500
Vending Machines at The Premises	Maximum any one claim	£500

Assault

Compensation by Contingency Number		Maximum Payable
(1) Death	within 24 months of bodily injury	£10,000
(2) Loss of Hearing and/or Loss of Sight and/or Loss of Speech		£10,000
(3) Loss of Limb		£10,000
(4) Temporary Total Disablement (weekly compensation)		£100 per week for a maximum of 24 months
(5) Temporary Partial Disablement (weekly compensation)		£50 per week for a maximum of 24 months
(6) Permanent Total Disablement	after 24 months of bodily injury	£10,000

Clause(s):

Where a claim is payable under Contingency Number (4) or (5), the following clauses (subject otherwise to the terms and conditions shown in Your policy) are applicable and are displayed in full in Your policy wording, with the information below explaining any values relating to each of them.

Medical and Dental Expenses	Any one person	Up to 15% (Maximum £500)
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Excess(s) applying to the Money and Assault section:

If we agree to pay a claim for Money and Assault, We will not cover You for the Excess stated below or any other Excess/Excesses stated as applying in any Endorsements and/or Your policy wording.

Item		Excess
Money and Assault		NIL

The following cover(s) apply across all premise(s)

EMPLOYERS' LIABILITY

Item	Limit of Indemnity
Employers' Liability	£10,000,000
Terrorism Limit of Indemnity	£5,000,000
War Limit of Indemnity	£5,000,000

Clause(s):

The following clauses (subject otherwise to the terms and conditions shown in Your policy) are applicable and are displayed in full in Your policy wording, with the information below explaining any values relating to each of them.

Payment for Court Attendance	Per Director/Partner/Employee per day	£500
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PUBLIC AND PRODUCTS LIABILITY

Item	Limit of Indemnity
Public and Products Liability	£2,000,000

Terrorism Limit of Indemnity

As per the Public and Products Liability Limit of Indemnity specified above, subject to a maximum limit of £5,000,000

Clause(s):

The following clauses (subject otherwise to the terms and conditions shown in Your policy) are applicable and are displayed in full in Your policy wording, with the information below explaining any values relating to each of them.

Data Protection	Maximum payable any one Period of Insurance	£1,000,000
Libel and Slander (In House Publications)	Any one claim & any one Period of Insurance	£25,000
Payment for Court Attendance	Per Director/Partner/Employee per day	£500

Excess(s) applying to the Public and Products Liability section:

If we agree to pay a claim for Public and/or Products Liability, We will not cover You for the Excess stated below or any other Excess/Excesses stated as applying in any Endorsements and/or Your policy wording.

Item		Excess
Damage to Property		£250
Damage to Property by heat		£500
	Where Use of Heat condition applies	£1000

Description of Your activities

Employee Type		Permanent Employees Including Labour Only Subcontractors
Activity Type		Clerical Work
Work away (Excluding collection and/or delivery)		No
Wage roll (excluding heat)		£3,000

Employee Type		Permanent Employees Including Labour Only Subcontractors
Activity Type		Other Manual
Work away (Excluding collection and/or delivery)		No
Wage roll (excluding heat)		£3,000

Employee Type		Temporary Staff
Activity Type		Other Manual
Work away (Excluding collection and/or delivery)		No
Wage roll (excluding heat)		£480

Turnover derived from:

United Kingdom		£14,000
European Union (excluding United Kingdom)		£0
United States of America and Canada		£0
Elsewhere in the World		£0

COMMERCIAL LEGAL PROTECTION

Items

Item	Cover Limit	Item	Cover Limit
Employment Disputes	£500,000	Tax Protection	£500,000
Employment Compensation Awards	Maximum any one Period of Insurance £1,000,000	Tenancy Dispute	£500,000
Service Occupancy	£500,000	Statutory Licence Protection	£500,000
Legal Defence	£500,000	Debt Recovery	£500,000
Property Protection	£500,000	Contract Disputes	£500,000
Bodily Injury	£500,000		

Excess(s) applying to the Commercial Legal Protection section:

If we agree to pay a claim for Commercial Legal Protection, We will not cover You for the Excess stated below or any other Excess/Excesses stated as applying in any Endorsements and/or Your policy wording.

Item	Excess
Commercial Legal Protection	Refer to policy wording

SECTION EXCESSES

Section	Excess
Property Damage	
Property Damage	£500
Subsidence	£1,000
Public and Products Liability	
Damage to Property	£250
Damage to Property by heat	£500
	Where Use of Heat condition applies
	£1000
Commercial Legal Protection	Refer to policy wording

Any other Excess/Excesses stated as applying in any Endorsements and/or Your policy wording

Conditions - Action You Must Take

The following Conditions are actions You must take before We are liable to pay a claim. Failure to take the required action can invalidate Your cover. Please read these carefully and take the required action to ensure Your cover remains in force.

For detail of any other alterations we have made to Your policy cover and/or any further Conditions which must be complied with, please refer to both the Endorsements and the General Endorsements section at the end of Your Schedule.

Applicable to all Sections

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious personsof You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, my claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Reasonable Precaution and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided

- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Applicable to Property Damage

Change of Occupancy

You must tell Us immediately if

- (1) any building at The Premises becomes Unoccupied
- (2) if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes
- (3) any Unoccupied building at The Premises becomes occupied or used.

Protections

If in relation to any claim for Damage caused by theft or attempted theft, You have failed to fulfil the following condition, We will not pay that claim.

Whenever The Premises are closed for business or left unattended, You must ensure that all security devices provided to protect The Premises are properly fitted and put into full operation.

Cooking Equipment

If in relation to any claim for Damage to the Property Insured caused by or resulting from fire or explosion, You have failed to fulfil any of the following conditions, We will not pay that claim.

Where Cooking Equipment is located within The Premises

- (1) all Deep Frying Equipment must be fitted with a thermostat which prevents the temperature of fat or oil exceeding 205 degrees Centigrade (401 degrees Fahrenheit)

Where a separate high temperature safety thermostat is fitted, this must be set to a temperature of no greater than 230 degrees Centigrade (450 degrees Fahrenheit).

- (2) all extract hoods, canopies, canopy exhaust plenums, filters and grease traps must be thoroughly cleaned over their entire internal and external areas by the removal of all greasy and oily deposits and other waste materials at least every month
- (3) the entire internal area of all flues and extract system ducting, including extraction motors and fans must be thoroughly cleaned by a competent person, with the removal of all greasy and oily deposits and other waste materials, at least every 6 months
- (4) if the entire internal area of all flues and extract system ducting, including extraction motors and fans, have not been so cleaned within 6 months prior to the inception of this insurance or the addition of this condition, then they must be so cleaned within 30 days of the inception of this insurance or the addition of this condition, and at least every 6 months after that
- (5) suitable fire extinguishers and/or blankets must be kept in the frying and cooking area and staff are fully trained how to use them
- (6) no Cooking Equipment using fats, oils or coals must be left Unattended while the heat source is operating
- (7) all Cooking Equipment including flues and extract system ducting, must be kept from contact with and not in close proximity to combustible material including any such material within or forming part of the building.

The following definitions apply to this condition.

Cooking Equipment

All cooking and frying equipment including Deep Frying Equipment.

Deep Frying Equipment

Equipment used for frying by immersing in fat or oil.

Unattended

Without a competent person remaining continuously near the Cooking Equipment, either in full view of it or positioned where they are able to take action to prevent, extinguish or control a fire starting from such equipment.

Premises Inspection

If in relation to any claim for Damage to the Property Insured by fire You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- (1) examine all buildings for which You are responsible and any designated smoking area within The Premises for any smoking/smouldering materials at least once every 24 hours or at each close of any working day if sooner
- (2) extinguish any smoking/smouldering materials found and place them in non-combustible receptacles and remove the contents at the end of the working day or at least once every 24 hours and dispose of safely.

Applicable to Money & Assault

Money in Transit

If in relation to any claim for loss of Money in transit (other than Money described in Item 1 of The Schedule), You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure

- (1) that Money in transit is accompanied by the number of persons stated below, who must be either You and/or any director, partner or Employee
 - (a) over £2,500 up to £5,000 by at least 2 persons
 - (b) over £5,000 up to £8,000 by at least 3 persons
 - (c) over £8,000 up to £12,000 by at least 4 persons
 - (d) over £12,000 by an approved Security Company
- (2) private transport is used for amounts of Money in transit greater than £2,500 where the distance exceeds half a mile.

The maximum We will pay for any one claim will not exceed the Limit Any One Loss stated in The Schedule.

Records and Key Security

If in relation to any claim for loss of Money You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) keep a complete record of Money in a secure place other than in a safe or strongroom containing Money.
- (2) ensure that outside Business Hours, the safe or strongroom are kept locked and the keys are removed from The Premises unless The Premises are occupied by You, Your directors, principals or authorised Employees, in which case the keys must be kept in a secure place away from any safe or strongroom.
- (3) ensure that whenever The Premises are closed for business or left unattended, all security devices to protect The Premises are properly fitted and put into full operation.

Applicable to Commercial Legal Protection

If in relation to any claim You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim.

Reasonable Care

You must have taken reasonable care to ensure that all returns are complete and correct and such returns are submitted within the statutory time limits allowed.

We will not provide indemnity

- (1) in respect of any claim caused by Your failure to register for value added tax
- (2) in respect of any claim arising from any investigations or enquiries undertaken by HM Revenue and Customs Special Investigation Section or Special Compliance Office
- (3) in respect of any claim arising from any investigations or enquiry by HM Revenue and Customs into alleged dishonesty or alleged criminal offences
- (4) in respect of any claim arising from a tax avoidance scheme
- (5) for the first 10% of Costs and Expenses for Aspect Enquiries and/or Intervention Enquiries in respect of any one claim.

Endorsements

The following list of Endorsements detail any cover alterations We have made to Your Policy, including those which also may apply specifically to a Premise.

These changes can include, but are not limited to, changes in Excess, restriction of cover, alteration of cover, **and/or any further customer obligations which must be complied with to ensure Your cover remains in force**. Please read these carefully to ensure You understand Your cover and take the appropriate action where required.

Failure to take required action on a customer obligation can invalidate Your cover.

Applicable to Premises c/o 51 Mollington Court, Mollington, Cheshire, United Kingdom, CH1 6LA

2060 - Manual Work Away Exception

Public and Products Liability

We will not provide cover for manual work carried out away from The Insured's premises, other than for collection or delivery.

Increased Flood Excess - £2,500

Applicable to the Property Damage Section

Your Excess is increased to £2,500 in respect of Damage caused by or resulting from storm or flood.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level.

MC301 - STOCK STORAGE- BASEMENTS AND GROUND FLOORS

If in relation to any claim under the Property Damage Section for Damage to the Property Insured caused by storm, flood or escape of water, You have failed to fulfil of the following condition, You will lose Your right to indemnity or payment for that claim.

You must ensure that all stock stored in basements and/or on the ground floors of The Premises is stored at least 75mm above floor level.

EX1002 - Minimum Security Condition

If in relation to any claim for Damage to the Property Insured caused by theft or attempted theft at The Premises, which occurs more than 30 days after the inception of this policy and You have failed to fulfil any of the following conditions, We will not pay that claim.

In respect of all those parts of The Premises occupied by You in connection with The Business You must ensure that all Perimeter doors and opening Accessible Perimeter windows are provided with an appropriate security measure, as described below and when The Premises are unattended, all such doors and windows to that part, or parts are closed and secured by such appropriate security measure being put into full and effective operation and any keys removed from the locks and stored away from such window or door

(1) Hinged doors must be secured as follows

- a. single leaf doors and the final closing leaf of double doors
 - i. timber framed doors –by a lock certified as meeting British Standard BS3621
 - ii. aluminium or steel framed doors –by a five (or more) pin cylinder mortice swing lock
 - iii. plastic framed doors –by a lock assembly certified as meeting Publicly Available Specification PAS3621 or a multi-point lock having at least three moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock
 - iv. steel or composite construction (security) doors - by a security measure described in either (1) (a) (i) or (1) (a) (iii) above or by a five (or more) pin cylinder mortice lock
- b. the first closing leaf of double doors
 - i. by having, adjacent to the top and bottom corners of the door, a rebate bolt or an internal key operated mortice rack bolt or a lockable bolt

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- ii. by a multi-point lock having at least two moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock

(2) Rolling shutter and rolling panel doors must be secured as follows

- a. manually operated doors – by having the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle
- b. electrically operated doors – by having an internal operating switch permitting power to be isolated and secured in the 'off' position by means of an integral lock or a padlock
- c. wicket gates/personnel doors within such doors – by a lock certified as meeting British Standard BS3621

(3) Cellar trap doors must be secured as follows

- a. by having an internal steel padlock bar fastened by a padlock having a hardened steel shackle
- b. by having, adjacent to the top and bottom corners of the door(s), an internal key operated mortice rack bolt or a lockable bolt noting that, where one leaf of double doors when closed prevents the opening of the other, only that leaf needs securing as stated

(4) Doors described in 1 (a) and 2 (c) above which are not final exit doors must be secured by a security measure described in 1 (a) or 2 (c) above or any type of door lock or lockable fastening which is supplemented by having, adjacent to the top and bottom corners of the door, an internal key operated mortice rack bolt or a lockable bolt

(5) Windows must be secured as follows

- a. roof lights – by an internal fastening device designed and supplied as suitable for the task
- b. louvre windows – by internal or external fixed steel bars or grilles
- c. other windows – internally by means of a fastening device having an integral lock, by a window lock or by a key operated mortice rack bolt

(6) Emergency fire exits must be secured so that any door or window described in (1) – (5) above which is formally designated as being solely for use as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety is excluded from the stated requirements and instead must be secured by a fastening device designed and supplied as suitable for the task.

The following definitions apply to this condition.

Perimeter

Doors and windows that provide access from those parts of The Premises occupied by You in connection with The Business to the open air, into any area of The Premises not occupied by You in connection with The Business or into any adjoining premises.

Accessible

Perimeter windows located on

- (1) basement and ground floors
- (2) other floors where they can be reached by a person standing within any communal areas, areas of The Premises not occupied by You in connection with The Business or any areas of adjoining or adjacent premises
- (3) other floors where they can be reached by a person standing on adjoining or adjacent land or any external structural feature of The Premises, or any adjoining or adjacent premises, which can readily be climbed onto including but not limited to stairways, fire escapes, lower storey roofs, porches, balconies

Applicable to all Premises

3007 - Premises Inspection Condition

(Applicable only to the Property Damage Section of the Policy)

Please refer to the Property Damage Section of the Policy Wording or the Conditions section of your Schedule for the full wording of the Condition

EX966 - ABUSE EXTENSION - OCCURRENCE

The following additional clause applies to the Public and Products Liability Section (subject otherwise to the terms and conditions shown in Your policy)

Abuse

We will indemnify You for Your legal liability to pay Compensation and Costs and Expenses for accidental

Bodily Injury which arises as a direct result of Abuse in connection with The Business and which happens during the Period of Insurance within the Territorial Limits.

The maximum We will pay for all Losses inclusive of Costs and Expenses in any one Period of Insurance under this clause is £1,000,000. Any payments under this clause will not increase or exceed The Limit of Indemnity

We will not provide indemnity

1. if You have
 - a. authorised or permitted Abuse, and/or
 - b. disregarded knowledge of Abuse, and/or
 - c. had actual or constructive knowledge of Abuse and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse, and/or
 - d. aided or contributed to or supported Abuse, and/or
 - e. intentionally or wilfully failed to comply with any procedure regulation or licence designed to protect children or vulnerable adults from Abuse.
2. where indemnity is provided by any other insurance policy
3. for The Excess which for the purposes of this clause shall be
 - a. £500 any one Claim
 - b. £2500 for all Claims in any one Period of Insurance

Conditions

The following condition applies to the Abuse clause in addition to the Policy Conditions at the back of this Policy

Abuse Conditions

If in relation to any Loss You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that Loss.

You must ensure

1. You implement, adhere to and maintain all written policies and procedures for safeguarding the welfare of any person in Your care against Abuse in accordance with all current applicable law and regulation within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
2. any person working for You or on Your behalf, whether voluntarily or paid, in a role which involves unsupervised access to any person in Your care:
 - a. has undergone satisfactory Disclosure and Barring Service checks or similar statutory disclosure checks prior to engagement in those duties
 - b. undergoes at intervals not exceeding 3 years further satisfactory Disclosure and Barring Service checks or similar statutory disclosure checks
 - c. has access to, is acquainted with and receives formal training in Your safeguarding policy and receives at intervals not exceeding 3 years formal update training based upon current best practice
 - d. receives formal induction safeguarding training prior to commencement of their duties and is supervised during their probationary service period.
3. You securely retain (for a period up to and including 30 years) all relevant employment and engagement applications, references, identity verifications, records of Disclosure and Barring Service checks or similar statutory disclosure checks and all relevant and related paperwork in respect of:
 - a. Your safeguarding policy, revisions and records of Your safeguarding policy and the training delivered to any person working for You or on Your behalf whether voluntarily or paid, in a role which involves unsupervised access to any person in Your care
 - b. any recorded incident or incidents of Abuse including any action taken (such as notifications to the appropriate authorities)
 - c. any referral, assessment, treatment and/or care plan (including related correspondence) for any person in Your care.

Definitions

The following additional or revised definitions apply to the Abuse clause and shall keep the same meaning wherever they appear in this clause unless an alternative definition is stated to apply

Abuse

any actual, alleged, attempted or threatened

1. act of hurting or injuring mentally, emotionally or physically by maltreatment or ill-use; or

-
2. act of forcing sexual activity, rape, molestation or sexual harassment; or
 3. incident of offensive or abusive behaviour or racial discrimination or any use of offensive or abusive language
- whether isolated, continuous, repeated or intermittent.

Bodily Injury

death, illness, disease, mental injury or nervous shock.

Claim

any demand for Compensation plus Costs and Expenses made against an Insured Person by an individual who has suffered Abuse

Costs and Expenses

1. fees for the Insured's legal representation at any Coroner's Inquest or Fatal Accident Inquiry or proceedings in any Court arising out of any alleged breach of statutory duty
2. costs and expenses incurred with Our written consent
3. any claimants' legal costs for which an Insured Person is legally liable

which arise in connection with a Claim

Insured Person

You or Your directors, partners or Employees

Loss

any isolated, continuous, repeated or intermittent incident or incidents of Abuse by an offender or offenders that are causally connected and give rise to a Claim or a series of Claims under this clause. Where such an incident or incidents of Abuse give rise to more than one Claim and/or are found to be continuous repeated or intermittent over more than one Period of Insurance, all such incidents shall be deemed to have happened on the date on which the first causally connected incident took place.

3013 - Member to Member Clause

Public and Products Liability

We agree to include under the Definition of The Insured, at Your request
(e) members and officials of the insured club whilst taking part in the activities of the club.

E15 - Soft Play Areas

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that in connection with Soft Play Areas

- a) all equipment, devices and facilities
 - i. are manufactured and installed to the appropriate standard and maintained in good condition.
 - ii. are inspected by a competent person
 - daily before the public are admitted
 - at least annually by an independent competent person and the records of such inspections retained by You for 3 years

and

- all defects or risks to health and safety immediately rectified
- or
- the equipment, device or facility taken out of use

b) You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the equipment, device or facility and clearly stating any restrictions on its use.

c) You will determine where supervision is necessary and ensure that it is provided whenever the play equipment, device or facilities are in use

a) If required You will register under and comply with the terms of the Children's Act 1989 or any subsequent amending legislation

CX920 - Additional Condition - Cooking Equipment

(Applicable only to the Property Damage Section of the Policy)

Please refer to the Property Damage Section of the Policy Wording or the Conditions section of your Schedule for the full wording of the Condition

582 - Woodworking Exception

Employers Liability

We will not provide cover for the use of powered woodworking machinery other than lathes, fret saws, boring or sanding machines, portable hand tools or portable cross-cut, mitre and bench saws.

A951 - North American Exception

Public & Products Liability

We will not provide cover for

- (1) claims brought in the United States of America or Canada whether against Us or The Insured or The Insured's respective subsidiary or associated companies.
- (2) liability arising out of the export of Products Supplied to the United States of America or Canada by The Insured or any other person whether with Your knowledge or not.

You will reimburse us fully If We are required to pay into court in the United States of America or Canada.

EX923 - Height Limit Exception - Employers Liability

We will not provide cover for work at a height where the drop exceeds 10 metres.

A750 - Heat Work Away from the Premises Exception

Public & Products Liability

We will not provide cover for the use of any

- (1) electric, oxy-acetylene or similar welding or cutting equipment
- (2) cutting and grinding equipment using abrasive disks or wheels
- (3) blow lamp, blow torch, hot air gun or hot air stripper
- (4) asphalt, bitumen, tar or pitch heater
- (5) thermal lance

other than on premises owned, hired or rented by The Insured.

A751 - High Risk Locations Exception

Public & Products Liability

We will not provide cover for work

(1) on or in

- (a) power stations or nuclear installations/establishments
- (b) oil, gas or chemical refineries, bulk storage and/or production premises
- (c) mainframe computers or rooms containing mainframe computers
- (d) aircraft, aerospace systems or hovercraft
- (e) watercraft other than work, not involving the use of heat, on or in watercraft in docks, harbours, boatyards or inland waterways
- (f) railways or airports

(2) underground or underwater.

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.