

Specialist Insurance for Charities and the Voluntary Sector

Policy Schedule

Thank you for choosing Arthur J. Gallagher Insurance Brokers Limited Charities and Voluntary Sector Insurance, underwritten by Royal & Sun Alliance Insurance plc (RSA).

You should read this Schedule in conjunction with your Policy Wording

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RKL23407/ NABGC / 86

Your Details:

Policyholder: Young Bristol

Policyholder's Address: The Station, Silver Street, Bristol

BS1 2AG

Business Description:

The operation of a Youth Club including the provision of any hazardous activities as agreed in writing with the Company but excluding ballooning, bungee jumping, equestrian sports, football or rugby played in a league in isolation of other sports for players aged 17 years and over, hang gliding, parachuting, paragliding, parasailing, racing (other than on foot), sky diving and any activity involving aviation or aerial sport.

Your Insurance Broker / Intermediary's Details:

Insurance Broker / Intermediary Name: Arthur J. Gallagher Insurance Brokers Limited

Address: The Walbrook Building, 25 Walbrook, London, EC4N 8AW
EC4N 8AW

Your Policy Dates:

Period of Insurance:	From:	01 April 2019
	To:	31 March 2020
	Renewal Date:	01 April 2020

Your Premium Information:

Renewal Premium:	£	5,882.48
Insurance Premium Tax:	£	705.90
Total Amount Due:	£	6,588.38

A full copy of your Policy Wording is available on request. Please contact your Intermediary/Insurance Broker. at the address shown if you wish to request a copy.

The covers available for our Property and Business Interruption Insurances are as follows:

1. Fire, Lightning, Aircraft and Explosion
2. Earthquake
3. Riot and malicious persons
4. Storm or flood
5. Escape of water
6. Impact
7. Sprinkler leakage
8. Theft
9. Subsidence
10. Any other accident
11. Glass
12. Specified Items: 'All Risks'
13. Escape of Oil
14. Falling trees
15. Damage to buildings by falling aerials
16. Accidental damage to underground pipes and cables

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule

For the full definition of the Policy coverage please refer to the Policy Wording

Angela Hodges

Signed
Arthur J. Gallagher Insurance Brokers Limited

Liability Insurance

Number of days club is open during a week	7
Premises 'Hired' to other organisations	Yes

Section 1

Employers' Liability	Limit of Liability
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000

Any one Event arising directly or indirectly out of Terrorism is limited to £5,000,000

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

Public / Products Liability	Limit of Liability
Any one Event	£ 10,000,000
All Events happening during any Period of Insurance in respect of products supplied	£ 10,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£ 10,000,000

If there are any additional Clauses applicable to Public / Products Liability Insurance, these are shown below

Exclusion 1a) Mechanically Propelled Vehicles

The following is added to exclusion 1

- a) Mechanically propelled vehicle other than legal liability arising out of
- 4) the use of off road motor vehicles or motor cycles in connection with mechanical training projects
- 5) the use of quad bikes or go karts where such use has been declared to the company

Exclusion 1e) Water-borne craft

Exclusion 1e is amended to read

e) water-borne craft (other than hand-propelled or similar craft in inland or territorial waters or inland barges or rescue boats with a maximum speed not exceeding 6 knots where the insured is not entitled to indemnity under any other insurance)

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Advertisers Liability Extension

In respect of Section 2 Public/Products Liability the Company will provide indemnity to any Person Entitled to Indemnity up to the Limit of Indemnity against legal liability for damages in respect of Personal and Advertising Injury happening during any Period of Insurance in connection with the Business.

Personal and Advertising Injury shall mean injury (other than Bodily Injury) occurring as a direct result of any of the following offences

- a) false arrest, detention or imprisonment or malicious prosecution
- b) wrongful entry or eviction which interferes with the right of private occupancy
- c) oral or written publication of material in any Policyholder's Advertisement which constitutes slander libel or disparages goods, products or services
- d) oral or written publication of material which violates the right of privacy of a person
- e) misappropriation of advertising ideas in any Policyholder's Advertisement
- f) infringement of copyright, Trade Dress or slogan in any Policyholder's Advertisement

In the event of a series of the same Personal and Advertising Injury offences being committed over a period of time

- i) all offences of such series shall be treated as though they were committed on the date of the first of such offences committed during the Period of Insurance
- ii) no indemnity shall be provided hereunder in respect of any offences committed prior to the inception date of this Policy
- iii) no indemnity shall be provided hereunder in respect of any offences committed after the expiry of the Period of Insurance

Advertisement means a notice which is broadcast or published to the general public or specific market segments about the Policyholder's products or services for the purpose of attracting customers or supporters.

Trade Dress means any right enforceable at law to the extent that it relates to the overall visual appearance of a business and its products and/or services and the manner in which they are packaged and/or presented

This Extension does not apply to liability in respect of Personal and Advertising Injury

- a) arising out of oral or written publications of material
 - i) if the first oral or written publication of the same or similar material took place prior to the commencement date of this Policy, or
 - ii) which to the knowledge of the Policyholder is false
- b) arising out of breach of contract other than misappropriation of advertising ideas under an implied contract
- c) arising out of the failure of goods products or services to conform with advertised quality or performance
- d) arising out of the wrong description of the price of goods products or services
- e) committed by a Policyholder whose business is advertising broadcasting publishing or telecasting.

Limit of Indemnity

All Events happening during any Period of Insurance	£	10,000,000
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Hirers Liability Extension

The Company will indemnify in the terms of this Policy any person or organisation hiring premises from the Policyholder against the legal liability of such person or organisation arising from such hire

Provided that

- a) an indemnity would have been provided under this Policy had the claim been made against the Policyholder
- b) such person or organisation complies with and is subject to the terms of this Policy in so far as they can apply
- c) such person or organisation shall not be entitled to indemnity under any other policy
- d) the conduct and control of all claims under this Extension is vested in the Company
- e) the Limit of Liability shall not be increased hereby
- f) this Extension shall not apply to liability for:

1) the first £250 of each and every claim for damage to such premises

- 2) liability covered by any other insurance policy or indemnity
- 3) damage to material property
 - a) or any part on which the hirer has carried out any process of repair, alteration, modification or maintenance or where damage results from such work
 - b) belonging to or held in trust by the hirer or borrowed, rented, leased or hired for use by the hirer other than
 - i) personal property (including vehicles and contents) of the hirer's visitors, directors or employees
 - ii) the premises hired under the agreement
- 4) fines, penalties or punitive, exemplary, aggravated or multiplied damages
- 5) liquidated damages
- 6) any compensation awarded by a court of criminal jurisdiction
- 7) liability arising from:
 - a) bodily injury to any hirer's employees
 - b) bodily injury, or allegations of bodily injury, caused by Abuse

Abuse shall mean:

 - i) acts of hurting or injuring mentally or physically by maltreatment or ill-use
 - ii) acts of forcing sexual activity rape or molestation
 - iii) repeating or continuous contemptuous coarse or insulting words or behaviour
 - c) any activist meetings
 - d) any political or lobbying groups or meetings
 - e) use of the premises by commercial or organisations for business activities
 - f) any error or omission in the provision of professional services
 - g) treatment of any kind (other than first aid)
 - h) counselling, advice, design, formula or specification whether given for a fee or not
 - i) any defamation, slander or libel
 - j) or caused by any goods (including their containers, packaging, labelling or instructions) sold, supplied, hired out, constructed, treated or otherwise worked upon by or on behalf of the hirer other than food or drink supplied by the hirer at the premises in connection with the hirer's activities
 - k) arising from or out of the ownership possession or use by the hirer, or on the hirer's behalf, or any person entitled to indemnity under this Extension, of any:
 - i) mechanically propelled vehicle other than legal liability arising out of

the use of plant as a tool of trade

the use of plant at the premises

the loading or unloading of any vehicle

except where indemnity is provided by any motor insurance contract or where insurance or security is required by law
 - ii) aircraft or other aerial device
 - iii) aerospace device
 - iv) hovercraft
 - v) water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)
 - l) damage to or the cost incurred by anyone in recalling, replacing, repairing or reinstating goods or in making any refund on the price paid for any goods sold or supplied
 - m) any agreement unless liability would have existed without the agreement
- 8) liability arising from the use of electric oxy-acetylene or similar welding or cutting equipment blow lamps or blow torches either on or away from the Insured's premises
- 9) liability arising from the operation by the hirer or hirer's employees of any of the following activities:

Abseiling	Mountain Biking
Amateur Boxing	Mountaineering
Archery	Paintball Guns and Games
Bouncy Castle	Quad Bikes
BMX	Roller Skating/Blading
Climbing (Indoor/Outdoor)	Roller Hockey
Dry Slope Skiing	Rugby Teams (16 yrs old and under)
Fencing	Scooters
Fireworks/Bonfires	Skateboarding
Football Teams (16 yrs old and under)	Weight Lifting or Weight Training
Go-Karting	Wrestling
Cricket Teams (16 yrs old and under)	Zip Slide
Gymnastics/Trampolining	Zip Wire
Martial Arts	
Metal/Woodworking	
Motor/Cycle Projects	

Limit of Indemnity

All Events happening during any Period of Insurance £ 10,000,000

Section 3

Legal Defence Costs **Limit of Indemnity**

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance £ 250,000

Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance £ 250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4

Crisis Management **Limit of Indemnity**

Section 1, 2 and 3

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance £ 25,000

Reference Number (which is to be quoted when using the service) CharityVS1/CM/2019

If there are any additional Clauses applicable to Crisis Management Insurance, these are shown below

Section 5

Abuse **Limit of Indemnity**

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance £ 5,000,000

Retroactive Date 1st April 2015

The insurance provided by Section 5 is on a claims made basis with the costs and expenses of the claimant and the If there are any additional Clauses applicable to Abuse Insurance, these are shown below

Minimum Safeguarding Standards concerning Abuse

Ongoing compliance with the Minimum Safeguarding Standards is a Condition of cover. Failing to adhere to these will result

Minimum Safeguarding Standards

- a) written policy statement on the protection of Children and/or Vulnerable Adults
- b) undertaking of DBS checks on all Employees and Persons Employed who have a responsibility for, or are involved in, the care and supervision of Children or Vulnerable adults through their work for you. You undertake DBS checks on new Employees within 30 days of employment
- c) updating of DBS checks at least every 3 years on all Employees and Persons Employed who have a responsibility for, or are involved in, the care and supervision of Children or Vulnerable adults through their work for you
- d) No Employee or Person Employed is employed who
 - (i) is barred under any government recognised lists

(ii) has a conviction for an offence involving violence, domestic violence, harassment, sexual offences or offences against children

Definitions

Children are defined as any person aged 17 or under

DBS or Disclosure and Barring Service Checks shall mean any disclosure service operated in England and Wales, Scotland or Northern Ireland

Vulnerable Adults are defined as any person aged 18 or over who

- a) is in need of assistance by reason of mental, physical or learning disability, age, illness and who:
- b) is unable to take care of themselves or unable to protect themselves against harm

Property Damage Insurance

The Premises: Pooles Wharf Activity Centre, Hotwell Road, Bristol
BS8 4RU

Property Insured:

Item		Sum Insured
Buildings (being built mainly of brick stone concrete or other non-combustible materials)	£	276,901
	£ (221,521
Buildings (other)	£	0
	£ (0
Tenants Improvements and General Contents	£	220,293
	£ (176,234
Stock	£	0
Rent	£	0
Type	N/A	
Maximum Indemnity Period (months)	N/A	
Total sum insured	£	<u>497,194</u>
Covers not insured:		7
Policyholder's Contribution	Cover 9	£ 1,000
	Cover 8	£ 200
	All Other Covers	£ 100

Fire Alarm Requirement of Cover
 Fire Extinguisher Requirement of Cover
 Intruder Alarm Requirement of Cover
 Minimum Standards of Security Requirement of Cover
 Sprinkler System Requirement of Cover

No
Yes
No
Yes
No

Specified Items: 'All Risks'

Property Insured

Item Description	Situation		Sum Insured	Policyholder's Contribution
Archery and other outdoor equipment	Anywhere in UK	£ (10,310)	£ 12,888	£100
Tents	Anywhere in UK	£ (3,170)	£ 3,963	£100
Misc (Sleeping bags, mats etc)	Anywhere in UK	£ (515)	£ 644	£100

If there are any additional Clauses applicable to Property Damage Insurance, these are shown below

Property Damage Insurance

The Premises: Ashton Vale CFYP, Silbury Road, Bristol
BS3 2QE

Property Insured:

Item	Sum Insured	
Buildings (being built mainly of brick stone concrete or other non-combustible materials)	£ 346,126 £ (276,901)	
Buildings (other)	£ 0 £ (0)	
Tenants Improvements and General Contents	£ 18,671 £ (14,937)	
Stock	£ 0	
Rent	£ 0	
Type	N/A	
Maximum Indemnity Period (months)	N/A	
Total sum insured	£ <u>364,798</u>	
Covers not insured:	7	
Policyholder's Contribution		
Cover 9	£ 1,000	
Cover 8	£ 200	
All Other Covers	£ 100	
Fire Alarm Requirement of Cover	<table border="1"><tr><td>No</td></tr></table>	No
No		
Fire Extinguisher Requirement of Cover	<table border="1"><tr><td>Yes</td></tr></table>	Yes
Yes		
Intruder Alarm Requirement of Cover	<table border="1"><tr><td>No</td></tr></table>	No
No		
Minimum Standards of Security Requirement of Cover	<table border="1"><tr><td>Yes</td></tr></table>	Yes
Yes		
Sprinkler System Requirement of Cover	<table border="1"><tr><td>No</td></tr></table>	No
No		

If there are any additional Clauses applicable to Property Damage Insurance, these are shown below

Property Damage Insurance

The Premises: The Station, Silver Street, Bristol
BS1 2AG

Property Insured:

Item	Sum Insured
Buildings (being built mainly of brick stone concrete or other non-combustible materials)	£ 0 £ (0)
Buildings (other)	£ 0 £ (0)
Tenants Improvements and General Contents	£ 6,789 £ (5,431)
Stock	£ 0
Rent	£ 0
Type	N/A
Maximum Indemnity Period (months)	N/A
Total sum insured	£ 6,789
Covers not insured:	7
Policyholder's Contribution	
Cover 9	£ 1,000
Cover 8	£ 200
All Other Covers	£ 100

Fire Alarm Requirement of Cover

Fire Extinguisher Requirement of Cover

Intruder Alarm Requirement of Cover

Minimum Standards of Security Requirement of Cover

Sprinkler System Requirement of Cover

No
Yes
No
Yes
No

If there are any additional Clauses applicable to Property Damage Insurance, these are shown below

Business Interruption Insurance

Item		Sum Insured
Gross Profit	£	N/A
Maximum Indemnity Period (months)		N/A
Gross Revenue	£	550,000
Maximum Indemnity Period (months)		12
Additional Cost of Working	£	N/A
Maximum Indemnity Period (months)		N/A
Outstanding Debit Balances at any of the Premises	£	N/A

The total sum insured for Business Interruption is deemed to be the total of the Sums Insured stated above.

Fire Alarm Requirement of Cover

Fire Extinguisher Requirement of Cover

Intruder Alarm Requirement of Cover

Minimum Standards of Security Requirement of Cover

Sprinkler System Requirement of Cover

No
Yes
No
Yes
No

Extension

Limit

1 Denial of Access	100% of sum insured subject to maximum £250,000
2 Denial of Access (Temporary Premises)	£5,000
3 Exhibition and Fund Raising Sites	100% of sum insured subject to maximum £250,000
4 Failure of Supply (including telecommunications)	100% of sum insured subject to maximum £250,000
5 Infectious Diseases	100% of sum insured subject to maximum £250,000 and in the aggregate during any one period of insurance
6 Murder and Suicide	100% of sum insured subject to maximum £250,000
7 Outstanding Debit Balances	As detailed above
8 Salvage Sales	100% of sum insured subject to maximum £250,000
9 Storage Sites	10% of sum insured subject to maximum £250,000
10 Unspecified Customers	100% of sum insured subject to maximum £250,000
11 Unspecified Suppliers	100% of sum insured subject to maximum £250,000

If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below

Money Insurance

Section 1 Money

Item No		Limit of Liability any one loss	
1A)	Money in the Policyholder's Premises during Working Hours or in transit	£	1,000
1B) 1)	Money in Policyholder's Premises out of Working Hours in specified safes or strongrooms lodged with the Company	£	1,000
1B) 2)	Money in all other locked safes or strongrooms at the Policyholder's Premises	£	1,000

Section 2 Personal Injury (Robbery)

Number of Units

5

**Cash Carrying Minimum Standards
Intruder Alarm Requirement of Cover**

Yes
No

If there are any additional Clauses applicable to Money Insurance these are shown below

Cash Carrying Minimum Standards

This insurance doesn't cover Loss where

A)The Policyholder has knowingly and wilfully failed to meet the Cash Carrying Minimum Standards
or

B) All of the following apply:

- i)The control of cash carrying is the Policyholders responsibility
- ii)The absence of the Cash Carrying Minimum Standards is a major contributor to loss
- iii)The Company has not been informed of the absence of the Cash Carrying Minimum Standards

Definitions

Cash Carrying Minimum Standards

- 1) Transits of money in excess of £3,000 up to £5,000 are carried by at least 2 able bodied persons
- 2) Transits of money in excess of £5,001 up to £10,000 are carried by at least 3 able bodied persons
- 3) Transits of money in excess of £10,001 are carried by a professional cash carrying company

Terrorism Insurance

Applicable to the following Insurances:

Sum Insured

Property Damage Insurance

As specified in the applicable
part of the Schedule

Business Interruption Insurance

As specified in the applicable
part of the Schedule

Computer Equipment Insurance

As specified in the applicable
part of the Schedule

If there are any additional Clauses applicable to Terrorism Insurance, these are shown below

Transit Insurance

Property	Limit of Indemnity
A) Despatched FOB	Not Insured
B) 1) Despatched by Post per parcel or package	Not Insured
2) Despatched by Post Rail or Road Carrier per consignment	Not Insured
C) In the custody of the Policyholder's Travellers and/or Agents	Not Insured
D) On Vehicle(s) owned or operated by the Policyholder (per vehicle)	£ 1,000
Number of own Vehicle(s)	1
Unattended Vehicle Security Conditions Requirement of Cover	Yes

If there are any additional Clauses applicable to Transit Insurance these are shown below

Deterioration of Stock Insurance

Description of Machine	Year of Manufacture	Sum Insured on Stock	
Unspecified	Unspecified	£	1,000

If there are any additional Clauses applicable to Deterioration of Stock Insurance these are shown below

Computer Equipment Insurance

The Premises: Whilst situated or in transit anywhere in the world

Property Insured:

Item		Sum Insured
Damage to Property(excluding Laptops, Mobile Phones/Devices)	£	0
Laptops, Mobile Phones/Devices	£	6,637
Additional Cost of Working	£	25,000
Maximum Indemnity Period (months)		12
Loss of Information	£	10,000
Maximum Indemnity Period (months)		12
Policyholder's Contribution		
	£	250
Whilst situated at the premises	£	100
Whilst in transit and anywhere in the world		

Intruder Alarm Requirement of Cover

No

If there are any additional Clauses applicable to Computer Equipment Insurance, these are shown below

Charity Trustee Assurance

Trustee Indemnity Limit of Indemnity Any One Claim	£	250,000
Civil Society Limit of Indemnity Any One Claim	£	250,000
Charity Fidelity Loss Limit of Indemnity in Aggregate	£	50,000
Charity Fidelity Loss Policyholder's Contribution:		20% co insurance subject to a minimum contribution £250
(i) Each and every Claim or each and every Loss		
Loss of or damage to Documents Limit of Indemnity Any One Claim	£	50,000
Loss of or damage to Documents Policyholder's Contribution:	£	250
(i) Each and every Claim or each and every Loss		
Pollution Limit of Indemnity Any One Claim:	£	100,000

Optional Extensions of Cover if purchased:

(a) Charity Professional Indemnity:	Any One Claim	£	N/A
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The **Professional Services** covered are:

N/A

Charity Professional Indemnity Policyholder's Contribution:	£	N/A
(i) Each and every Claim or each and every Loss		

(b) Employment Practices Liability:	Limit of Indemnity Any One Claim	£	N/A
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Employment Practices Liability Policyholder's Contribution:		N/A
(i) Each and every Claim or each and every Loss		

Extension

Limit

Trustee Liability Extensions

Civil Fines and Penalties	Policy Section Limit
Compensation for Court Attendance	£250 per person up to 10% of Policy Section Limit up to £100,000
Corporate Manslaughter / Homicide Act 2007	Policy Section Limit
Crisis & Regulatory Event	10% of Policy Section Limit up to £100,000
Emergency Costs and Expenses	10% of Policy Section Limit up to £50,000
Investigation defence costs	Policy Section Limit
Outside Trusteeship/Entities - This Extension does not apply to USA Claims	Policy Section Limit
Personal Liability for Unpaid Taxes following Insolvency	10% of Policy Section Limit up to £100,000

Retired and Former Trustees	Policy Section Limit
Spouses	Policy Section Limit
<u>Charity Liability Extensions</u>	
Corporate Killing to Manslaughter Defence Costs	Policy Section Limit
Emergency Costs and Expenses	5% of Policy Section Limit up to £50,000
Pollution Defence Costs	Policy Section Limit
Social Media Public Relations consultancy fees	10% of Policy Section Limit up to £100,000
<u>Fidelity Extensions</u>	
Expenses Cover	10% of Policy Section Limit up to £25,000
Ownership & Client Extension	10% of Policy Section Limit up to £25,000
Crime Discovery Period	12 months free

If there are any additional Clauses applicable to Charity Trustee Assurance, these are shown below

Medical Services

It is hereby noted that the insurer shall not be liable for loss directly or indirectly based on, arising out of or in any way involving the provision of medical services or any actual alleged medical malpractice.

Professional Indemnity Insurance

Limit of Indemnity

£ 1,000,000 for all claims in the aggregate notified during any period of insurance

Insured Contribution

£ 500

If there are any additional Clauses applicable to Professional Indemnity Insurance, these are shown below

Libel in Chat Rooms

The Company shall not be liable in respect of any claim or costs or expenses arising out of any libel slander in a chat room environment committed by any partner former partner or principal of the Insured or any Agent Employee the Predecessors or any other person firm or company acting jointly with the Insured.