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PREMIUM NOTIFICATION

Agent

Norris & Fisher (Village Hall Scheme)Ltd
Threefield House
Threefield Lane
Southampton
SO14 3LP

Phone: 023 8026 9009
UK 4188

Policyholder

CFTTB of Peaslake Village Hall
Lapwing House, High Croft
Shamley Green
Guildford
GU5 0UE

460235

Policy number **ACY 2314028**

Reason **Renewal**

Policy type **Village and Community Hall**

Period of insurance from **0:01 Hrs** **29/09/26**
to **Midnight** **28/09/27**

Premium	£1,669.73	
Insurance Premium Tax (IPT)	£200.35	at 12.0%
Instalment charge	£NIL	
Total premium	**£1,870.08**	

Number of claims in previous insurance year: 0

Your Long Term Undertaking (LTU) expires on 28/09/27

Please refer to the notes overleaf regarding renewal of your policy.

Date of Issue 18/08/26

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Does this policy still meet your needs?
Your requirements may change over time, so you may benefit from reviewing the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any changes that you need.

Notes applying to renewal of your policy

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.
   b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. You must make sure that the information provided to us for this policy is, and will continue to be accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.
5. a) Your last declared income and wage roll figures are shown in the enclosed schedule and Statement of Facts. If these figures have changed by more than 10%, please inform your insurance advisor or us as it may be necessary to reassess your renewal terms.
   b) We may require you to complete a declaration form in advance of your renewal date and this must be returned to your insurance advisor or us by the date stated on the form, otherwise a premium loading may be applied.
6. You may have difficulty obtaining the cover you currently have should you decide to cancel or not renew your policy, for example if your premises are in an area prone to flooding or subsidence.

Important Reminder
Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 18/08/26

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NOTICE TO POLICYHOLDERS
Legal Expenses Provider Name Change

From the next renewal date of your policy, a change has been made to the name of the Legal Expenses insurer in your policy wording. DAS Legal Expenses Insurance Company Limited (DAS) has been changed to ARAG Legal Expenses Insurance Company Limited (ARAG).

ARAG have committed to honouring existing products in place with DAS. However, there are some changes to addresses and contact information, which are summarised below.

Description	Current reference	Changing to
Company	DAS Legal Expenses Insurance Company Ltd (DAS)	ARAG Legal Expenses Insurance Company Ltd (ARAG)
Company	DAS Law	ARAG Law
Company legal name	DAS Legal Expenses Insurance Company Ltd	ARAG Legal Expenses Insurance Company Ltd
Address	DAS Parc, Greenway Court, Bedwas, Caerphilly, CF83 8DW	Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Address	DAS House, Quay Side, Temple Back, Bristol, BS1 6NH	Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Businesslaw URL	www.dasbusinesslaw.co.uk	aragbusinesslaw.co.uk
Main website	www.dasinsurance.co.uk	arag.co.uk
Website claims page	www.das.co.uk/claim or www.das.co.uk/legal-protection/how-to-claim	claims.araginsurance.co.uk
Website complaints page	www.dasinsurance.co.uk/complaints or www.das.co.uk/about-das/complaints	arag.co.uk/complaints
Website Customer Relations email address	customerrelations@das.co.uk	customer-relations@arag.co.uk

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BENEFACT GROUP

Proudly part of the Benefact Group – specialist financial services companies built to make a difference.

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THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA67 0721. Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent

Norris & Fisher (Village Hall Scheme)Ltd
Threefield House
Threefield Lane
Southampton
SO14 3LP

Phone: 023 8026 9009
UK 4188

Policyholder

CFTTB of Peaslake Village Hall
Lapwing House, High Croft
Shamley Green
Guildford
GU5 0UE

460235

Policy number **ACY 2314028**

Reason **Renewal**

Policy type **Village and Community Hall**

Period of insurance from **0:01 Hrs** **29/09/26**
to **Midnight** **28/09/27**

Premium	£1,669.73	
Insurance Premium Tax (IPT)	£200.35	at 12.0%
Instalment charge	£NIL	
Total premium	**£1,870.08**	

Your Long Term Undertaking (LTU) expires on 28/09/27

DESCRIPTION OF THE ORGANISATION:
Village/Community Hall

CHARITABLE ACTIVITIES OF THE INSURED:
a) We cover the following activities:
* Barbeques
* Bouncy Castles
* Catering (Own Premises)
* Clean-Ups and Litter Picks
* Clerical and Other Non-Manual Work
* Coffee mornings, day trips and excursions
* Conferences, Trade Shows and Exhibitions
* Delivery And/Or Collection Of Goods
* Domestic Duties
* Fireworks display or bonfire event up to 500 attendees
* Fundraising Events (ex. Fireworks & Bonfires) up to 1000 people
* Gardening (Domestic)
* Hiring Out (Of Premises)
* Meetings, coaching and mentoring
* Talks, Presentations And Seminars

Date of issue 18/08/26

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Policy number ACY 2314028 **ADDITIONAL RISK INFORMATION**

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

DECLARED INCOME, WAGES AND VOLUNTEERS
You have declared to us your:
a) income as £12,000
b) wage roll as £0
c) number of volunteers as 10

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Policy number ACY 2314028 **SCHEDULE**

General Cover

The cover provided under the following sections (if shown as operative) applies to all locations specified under this policy.

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)			COVER
1 PUBLIC AND PRODUCTS LIABILITY	£250			OPERATIVE
Indemnity Limit				£5,000,000
2 EMPLOYERS' LIABILITY				OPERATIVE
Indemnity Limit				£10,000,000
3 TRUSTEES' AND DIRECTORS' INDEMNITY	£250			OPERATIVE
Indemnity Limit				£250,000
4 PROFESSIONAL INDEMNITY				NOT OPERATIVE
5 PERSONAL ACCIDENT				OPERATIVE
Deferment period 14 days				
Person(s) insured:		Death Benefit	Permanent Total Disablement	Temporary Total Disablement (per week)
Employees/volunteers aged 16-65 years		£10,000	£10,000	£100
Employees/volunteers aged 66-75 years		£10,000	£10,000	£50
Employees/volunteers aged 76-80 years		£5,000	£5,000	£25
6 FIDELITY GUARANTEE				NOT OPERATIVE
7 REPUTATIONAL RISKS	£250			OPERATIVE
1. Libel and slander				£500,000
2. PR crisis - any incident				£5,000
8 LEGAL EXPENSES				OPERATIVE
Indemnity Limit				£250,000
9 CYBER				NOT OPERATIVE
10 ALL RISKS				NOT OPERATIVE
11 MONEY	£250			OPERATIVE
Limit during working hours				£5,000
Limit in transit				£5,000
Limit in bank night safe				£5,000
Limit in safe				£5,000
Personal accident (Assault)				
Deferment period 14 days				
Capital benefits				£10,000
Weekly benefits for persons aged 16 to 80				£100
12 GOODS IN TRANSIT				NOT OPERATIVE

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Policy number ACY 2314028 **SCHEDULE**

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
13 MOTOR POLICY COMPENSATION		NOT OPERATIVE

Endorsements

046 - Long Term Undertaking
215 - Activities
330 - Infectious Disease, Cyber and Data Protection
340 - Territorial Exclusion (Property)General Exclusions
419 - Village and Community Hall Scheme Endorsement
437 - Hirers Public Liability Extension - £5M Limit
684 - Firework Display Extension

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Policy number ACY 2314028 **SCHEDULE**

Location: Walking Bottom Peaslake, Guildford GU5 9RR

SECTION		EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
14 PROPERTY DAMAGE		£250	OPERATIVE
including Accidental Damage			
including Subsidence		£1,000	
	Escape of water	£500	
Buildings sum insured			£2,112,677
Day one item - declared value			£1,837,110
Contents			£180,293
15 BUSINESS INTERRUPTION			OPERATIVE
A - Loss of income (max. indemnity period 24 months)			£24,000
16 LOSS OF LICENCE			NOT OPERATIVE
17 EQUIPMENT BREAKDOWN		£250	OPERATIVE
18 TERRORISM			NOT OPERATIVE

Endorsements

046 - Long Term Undertaking
049 - Day One Non-Adjustable (Property Damage)
330 - Infectious Disease, Cyber and Data Protection
340 - Territorial Exclusion (Property)General Exclusions
364 - Changes to Business Interruption Extensions
419 - Village and Community Hall Scheme Endorsement
425 - Village and Community Hall Valuation Agreement

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215 ACTIVITIES

EXCLUDED ACTIVITIES

The following exclusions are added to 'What is not covered' under section 1 (Public and Products Liability):

a) Liability arising from any of the following activities:

i.
- abseiling or rappelling
- aerial activities of any kind
- American football, Australian rules football, Gaelic football and rugby (other than walking or tag/touch variants of these sports)
- caving, potholing or underground activities of any kind
- climbing (including tree climbing) requiring the use of hands as well as feet (other than children's playground equipment)
- fire or glass walking
- firework and/or bonfire events organised or run by any ***professional supplier***
- gorge or glacier walking or trekking and the like
- gymnastics
- horse, pony or donkey riding of any kind
- martial arts or combat sports of any kind
- parkour or freerunning
- professional sport of any kind
- racing or time trials (other than on foot)

ii. football where:
- ***your*** football team(s) is (are) participating in a league system (including official training and practice sessions)
- ***you*** manage, control or organise a football league system.

iii. water and wind sport activities, other than:
- paddle boarding, snorkelling, surfing, swimming, windsurfing in, on or under water
- the use of non-mechanically propelled watercraft not exceeding nine meters in length whilst operated on inland waterways or within three miles of the coast (provided they are not used in any white water activity).

iv. winter sports (including but not limited to ice skating, skiing, sledding, snowboarding, snow tubing or tobogganning).

v. cycling using manual or e-bikes, where this involves:
- commercial use (such as couriers)
- downhill or trials courses.

b) Liability arising from any activity that involves the use of:
- airborne lanterns
- cables, wires or elastic ropes (other than children's playground equipment)
- fireworks or explosive items (other than as specifically stated as part of ***your*** Charitable Activities shown in the schedule)
- motorised fairground rides (other than coin operated rides designed for children)
- segway vehicles
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by ***you*** or on ***your*** behalf, or by any person entitled to cover under this section, of any:
- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped (whether powered by an internal combustion engine or electric motor)
- trailer used for carrying people (whether fare paying or not)

for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to ***products***, for any ***mobility equipment*** hired or loaned out by ***you***.

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330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

1. The policy definitions of ***computer system*** and ***data*** are deleted and replaced by:

computer system	For the Cyber section only this definition is as follows: ***hardware***, ***data***, computer networks, websites, intranet and extranet sites For the Terrorism section only this definition is as follows: any computer or other equipment or component or system or item which processes, stores, transmits or receives ***data*** For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows: any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility
data	For the Cyber section only this definition is as follows: facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by ***hardware***, but not including software and programs For the Terrorism section only this definition is as follows: data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows: information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a ***computer system***

2. The following definitions are added to this policy:

cyber act	any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of, or operation of any ***computer system***
cyber incident	a) any error or omission, or series of related errors or omissions involving access to, processing of, use of, or operation of any ***computer system***, or b) any partial or total unavailability, or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any ***computer system***
infectious or communicable disease	any disease, pandemic or epidemic including but not limited to any: a) virus b) bacterium c) parasite d) other organism or infectious matter e) mutation or variation to any of the above whether: i. living or dead ii. natural or artificial iii. officially declared an epidemic or pandemic or not transmitted by any direct or indirect means (whether asymptomatic or not)
time element loss	business interruption, contingent business interruption or any other consequential losses

Continued....

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330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless ***we*** say otherwise)

This policy does not cover:

INFECTIOUS OR COMMUNICABLE DISEASE
loss, ***damage***, liability, cost, expense or any other sum of whatsoever nature directly or indirectly caused by, resulting from, arising out of or related to or contributed to by:

a) any ***infectious or communicable disease*** including but not limited to:
   i. the fear of a threat (whether actual or perceived) from an ***infectious or communicable disease***
   ii. contamination or fear of contamination (whether actual or perceived) of property by an ***infectious or communicable disease***
   but this shall not exclude direct physical loss or physical damage to insured property at the ***premises*** occurring during the ***period of insurance*** resulting directly or indirectly from, or caused by, a peril otherwise insured by this policy

b) any action taken or failure to take action to prevent, control or respond to any ***infectious or communicable disease***.

Provided that:

- this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- in the event of any contradiction in this policy this exclusion shall always take primacy
- where ***we*** apply this exclusion the burden of proving the contrary shall be upon ***you***
- this exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:
  a) Employers' Liability
  b) Public Liability
  c) Medical Malpractice
  d) Reputational Risks
  e) PR Crisis Communication
  f) Professional Indemnity
  g) Trustees' and Directors' Indemnity
  h) Directors' and Officers' Liability
  i) Personal Accident
  j) Legal Expenses
  k) Terrorism.

CYBER LOSS (PROPERTY)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
   a) any unauthorised access to, or loss of, alteration of, or damage to, or a reduction in the functionality, availability or operation of a ***computer system*** or any unauthorised access to, or modification of, ***data***.

   Notwithstanding the provisions of this sub-paragraph 1. a) and subject to all other terms and conditions and exclusions contained in this policy, this policy will provide cover for physical loss of, or physical damage to, property insured under this policy (not including ***data***) and any ***time element loss*** directly resulting therefrom where such physical loss, or physical damage, is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy:

   i. Fire, lightning or explosion
   ii. Impact by aircraft or vehicle or animal or falling objects
   iii. Wind, storm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow
   iv. Escape of water or oil
   v. Riot or civil commotion
   vi. Subsidence, heave or landslip
   vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
   viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
   ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

Continued....

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330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless ***we*** say otherwise)

This policy does not cover:

CYBER LOSS (PROPERTY)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

b) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any ***data*** including any amount pertaining to the value of such ***data***

Notwithstanding the provisions of this sub-paragraph 1. b) in the event that hardware or the data storage device of a ***computer system*** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1. a) above which results in damage to, or loss of, ***data*** stored on that hardware or the data storage device, then the damage to, or loss of, such ***data*** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost ***data*** under this policy shall be limited to the cost of reproducing ***data***, provided that such costs are otherwise indemnifiable under this policy.

Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering and assembling such ***data*** but shall not include the value of the ***data*** whether to the ***insured*** or any other party even if such ***data*** cannot be recreated, gathered or assembled

c) any:
i. unauthorised appropriation of ***data***
ii. unauthorised transmission of ***data*** to any Third Party
iii. misrepresentation or use or mis-use of ***data***
iv. operator error in respect of ***data***

d) any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1. a) - 1.c) above

e) any action taken, or failure to take action, to prevent, control, limit or respond to anything described in sub-paragraphs 1. a) - 1. d) above.

This exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:

a) Employers' Liability
b) Public Liability
c) Medical Malpractice
d) Reputational Risks
e) Professional Indemnity
f) Trustees' and Directors' Indemnity
g) Directors' and Officers' Liability
h) Personal Accident
i) Legal Expenses
j) Terrorism
k) Cyber
l) Equipment Breakdown.

4. The following cyber exclusion is added to WHAT IS NOT COVERED under each of sections 1 (Public and Products Liability) and 2 (Employers' Liability):

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any ***cyber act*** or ***cyber incident*** including but not limited to any action taken in controlling, preventing, suppressing or remediating any ***cyber act*** or ***cyber incident*** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and ***costs and expenses*** resulting from:

a) statutory liability under the Employers' Liability cover,
b) liability caused by or arising out of a ***cyber act*** or a ***cyber incident*** that results in ***bodily injury*** to third parties or physical damage to third party material property
c) liability arising under extension 6 Data Protection of section 1.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any ***data*** including any amount pertaining to the value of such ***data*** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

Continued....

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330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

5. Amended limit - Data Protection extension (Public and Products Liability)

Under extension 6 Data Protection of section 1, the most ***we*** will pay is deleted and replaced by:

The most ***we*** will pay is:
- £1,000,000 for any ***claim***, and for all ***claims*** in any one ***period of insurance***, for damages and ***costs and expenses*** following civil cases against ***you*** for material and non-material damage
- £100,000 for any ***claim***, and for all ***claims*** in any one ***period of insurance***, for defence and prosecution costs awarded against ***you*** following criminal cases.

6. The following changes are made to WHAT IS NOT COVERED under section 4 (Professional Indemnity):

a) The following cyber exclusion is added:

We do not cover any liability under this section of the policy for, or directly or indirectly arising out of, or in any way connected with:
i. any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any ***cyber act*** or ***cyber incident*** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any ***cyber act*** or ***cyber incident*** regardless of any other cause or event contributing concurrently or in any other sequence thereto
ii. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any ***data*** including any amount pertaining to the value of such ***data***

Notwithstanding the above, no cover otherwise provided under this section for ***claims made*** arising from any negligent act, negligent error, negligent omission or negligent breach of duty committed in the conduct of ***your activities*** shall be restricted solely due to the use of a ***computer system*** or ***data***.

b) Exclusion 2. a) is deleted and replaced by:

2. Liability directly or indirectly arising from:
a) any ***bodily injury*** to any person or ***damage*** to, or destruction of, or loss of, including loss of use of, any property, unless directly caused by any negligent act, negligent error, negligent omission or negligent breach of duty

7. The following cyber exclusion is added to WHAT IS NOT COVERED under section 3 (Trustees' and Directors' Indemnity):

No indemnity will be provided in respect of:
a) any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any ***cyber act*** or ***cyber incident*** including but not limited to any action taken in controlling, preventing, suppressing, or remediating any ***cyber act*** or ***cyber incident*** regardless of any other cause or event contributing concurrently or in any other sequence thereto
b) any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any ***data*** including any amount pertaining to the value of such ***data***

However, this exclusion shall not apply to ***claims made*** which a ***trustee or director*** becomes legally liable to pay as damages and ***costs and expenses*** arising from a ***wrongful act*** involving access to, processing of, use of, or operation of, any ***computer system*** or ***data***.

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364 POLICY CHANGES 2025 (CHANGES TO BUSINESS INTERRUPTION EXTENSIONS)
The following changes are made to this policy:

Under section 15 (Business Interruption), some extensions are deleted and replaced:

1. These extensions are deleted and are no longer in effect:
   1 FOOD POISONING, DEFECTIVE SANITATION, VERMIN, MURDER OR SUICIDE
   2 PREVENTION OF ACCESS - NON-DAMAGE
   5 FAILURE OF SUPPLY
   6 FAILURE OF TELECOMMUNICATIONS SERVICES
   7 UTILITIES

2. The following extensions are added to section 15 (Business Interruption):

WHAT IS COVERED

1 FOOD POISONING, DEFECTIVE SANITATION AND VERMIN
The prevention or restriction of access to, or closure of, the ***premises*** on the order or advice of the police, environmental health or other similar enforcement agency as a direct consequence of:
a) any ***bodily injury*** sustained by any person arising from, or traceable to, food or drink provided at the ***premises***
b) any accident causing defects in drains or other sanitary arrangements at the ***premises***
c) any discovery of:
   - rats,
   - mice,
   - squirrels,
   - wasps or hornets nests

   at the ***premises***
d) trespass at the ***premises***

provided that any extensions which deem ***damage*** at other locations to be ***damage*** at the ***premises*** shall not apply to this cover.

The most ***we*** will pay for any ***claim*** for any one occurrence, discovery or accident is £250,000 or 25%, whichever is less, of the:
i. Business Interruption sum insured shown in the schedule, or
ii. limit of ***our*** liability by the items if the declaration-linked basis applies.

The ***indemnity period*** in respect of this extension only is re-defined as follows:
the period beginning with the date from which the restrictions on the ***premises*** are applied (or in the case of cover c) above, with the date of occurrence) and ending not later than 3 months thereafter during which the results of ***your activities*** are affected because of the occurrence, discovery or accident.

2 PREVENTION OF ACCESS – NON-DAMAGE
The prevention of access to the ***premises*** as a direct consequence of:
a) murder, suicide, or rape (including attempted murder, suicide, or rape)
b) a road traffic collision
c) a gas or water leak.

The most ***we*** will pay is £10,000 for all ***claims*** in any one ***period of insurance***.

WHAT IS NOT COVERED

1. Costs incurred in the cleaning, repair, replacement, recall or checking of property.
2. Any occurrence, discovery or accident that is not at the ***premises***.
3. Trespass at the ***premises*** by groups or individuals protesting, or acting for, or on behalf of environmental, activist or political groups.

Loss:
a) where the incident occurred more than 1 mile from the ***premises***
b) where the police, fire and rescue services, or a recognised utility company do not impose a cordon or restriction that prevents access
c) for any period where access is hindered but not prevented
d) following a road traffic collision where access is prevented whilst waiting for, or during repairs to the highway
e) arising from pollution or contamination
f) arising from closure of less than 4 hours duration
g) more specifically covered elsewhere in this policy.

Continued...

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364 POLICY CHANGES 2025 (CHANGES TO BUSINESS INTERRUPTION EXTENSIONS)

WHAT IS COVERED

3 BOMB SCARE

The prevention of access to the ***premises*** as a direct consequence of a bomb scare.

The most ***we*** will pay is £10,000 for all ***claims*** in any one ***period of insurance***.

4 FAILURE OF UTILITY SUPPLY

Failure of the supply of electricity, gas, water or telecommunications to the ***premises*** caused by ***damage*** due to an insured event under the Property Damage section of this policy either at ***your premises***, or involving the infrastructure or premises of ***your*** supplier.

The most ***we*** will pay is £500,000 for all ***claims*** in any one ***period of insurance***.

WHAT IS NOT COVERED

Loss:

a) where the incident occurred more than 1 mile from the ***premises***
b) where the police or fire and rescue services do not impose a cordon or restriction that prevents access
c) for any period where access is hindered but not prevented
d) arising from closure of less than 4 hours duration
e) more specifically covered elsewhere by this policy.

Any:

a) deliberate act of the supplier in withholding or restricting supply
b) restriction caused by strikes or labour disputes
c) restriction of use of less than 4 hours duration
d) restrictions of use lasting more than seven days
e) loss originating outside the ***territorial limits***
f) loss caused by drought
g) loss caused by atmospheric or weather conditions unless failure is due to ***damage*** caused by such conditions
h) failure of telecommunication services received via satellite
i) loss resulting from ***damage*** to overhead cables except for ***damage*** to overhead cables within 1 mile of the ***premises***.

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419 VILLAGE AND COMMUNITY HALL SCHEME ENDORSEMENT

1. DAMAGE CAUSED BY THE EMERGENCY SERVICES (PROPERTY DAMAGE)
Under section 14 extension 7 is deleted and replaced by the following:

What is covered

7 DAMAGE CAUSED BY THE EMERGENCY SERVICES

We will pay for:

a) ***damage*** caused by the emergency services at any part of the ***premises*** or to ***buildings***, ***contents*** or ***stock*** insured under this section for which ***you*** are responsible

b) the reasonable cost of making good the gardens or grounds of the ***buildings damaged*** by trespassers or squatters including the costs of removal of any debris or rubbish left in the gardens or grounds after their departure.

The most ***we*** will pay for any ***claim*** under a) and b) is £10,000 in total.

What is not covered

1. £1,000 ***excess*** under cover b).
2. ***Damage*** caused by police raids.

2. DEFIBRILLATORS (PROPERTY DAMAGE)

a) In respect of ***damage*** to any defibrillator, including its container, covered under section 14 the amount of ***excess*** shown in the schedule is deleted and replaced by 'Nil'.

b) The following extension is added to section 14:

What is covered

DEFIBRILLATORS

We will pay for ***damage*** caused by any operative event under this section to any defibrillator, including its container, covered by this section:

- at the ***premises*** not contained in the ***buildings*** when secured to a permanently fixed structure
- away from the ***premises*** within the ***territorial limits*** and used in an attempt to save human life.

The most ***we*** will pay is £5,000 for any ***claim***.

If a valid ***claim*** for any defibrillator, including its container, insured by this extension could also be a valid ***claim*** under the Temporary Removal of Contents, Property of Employees, Members and Visitors, Exhibitions, Outside Catering and Fund-Raising or Property in the Open extension to this section, then the extension that provides the widest cover will apply.

What is not covered

The exclusions for this section apply to the defibrillators extension other than where expressly varied and the following exclusions are added:

1. Nil ***excess***.
2. ***Damage*** by theft to such property from any unattended motor vehicle unless:
   a) hidden from view in a closed glove, storage or luggage compartment or boot, and
   b) all windows and sunroofs are securely closed and all doors, tailgate and boot are locked.
3. ***Damage*** by malicious persons or by theft or attempted theft from any unattended building unless all windows are securely closed and all external doors are locked.

3. KEY SAFES (PROPERTY DAMAGE)
Under section 14, event 4b) is deleted and replaced by the following:

What is covered

b) for ***contents*** and ***stock*** cover:

theft or attempted theft:

i. involving entry to or exit from the ***buildings*** by forcible and violent means, but not including ***damage*** to any key safe
ii. following assault, violence or threat of violence to ***you***, ***your*** family, ***employees*** or members
iii. during ***working hours*** not involving entry to or exit from the buildings by forcible and violent means and the most ***we*** will pay is £5,000 in any one ***period of insurance***
iv. outside of ***working hours***, involving ***damage*** to a key safe and the most ***we*** will pay is £5,000 in any one ***period of insurance***.

What is not covered

Damage:

a) where ***you***, any of ***your*** directors, partners or ***employees***, or any family member is involved as a principal or accessory
b) occurring while the ***buildings*** are ***unoccupied***
c) arising from the deliberate erasure, loss, distortion or corruption of electronic data.

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425 VILLAGE AND COMMUNITY HALL VALUATION AGREEMENT (PROPERTY DAMAGE)
The following definitions are added to this policy:

period of the agreement from the date of ***your*** written declaration to ***us***, confirming ***your*** acceptance of the ***valuation report*** and continuing until:

- the date of any new ***valuation report*** if after 21 days from the date of ***our*** letter attaching the new ***valuation report***, ***you*** have not declared to ***us***, in writing, ***your*** acceptance of the new ***valuation report***, or
- midnight on the last day of 3 consecutive years immediately following the date of any ***valuation report*** if ***we*** have not issued a new ***valuation report*** to ***you***, or
- the cover for ***buildings*** or ***contents*** under section 14 of this policy become inoperative, or
- ***you*** or ***we*** cancel the agreement, or
- the policy is cancelled, or not renewed, by ***you*** or ***us***

whichever is the sooner

valuation report a valuation report for insurance purposes, arranged by ***us***, for the:

- ***buildings***, and
- ***contents*** (if shown in the ***valuation report***)

You have declared to ***us***, in writing, ***your*** acceptance of the ***valuation report***.

In consideration of ***your*** acceptance of the ***valuation report***, ***we*** agree that during each ***period of the agreement*** the paragraph for UNDERINSURANCE, under the Claims settlement for Property Damage of section 14, will be inoperative in respect of the property insured for which the ***valuation report*** was prepared subject to the under-mentioned special requirements.

Special Requirements for Village and Community Hall Valuation Agreement
You must comply with the following conditions. ***We*** will not cover any ***claim*** if these conditions have not been fully complied with unless ***you*** can show that the non-compliance could not have increased the risk of the loss arising in the circumstances in which it arose:

You must ensure that throughout each ***period of the agreement you***:

1. maintain the sum(s) insured, to which the ***valuation report*** relates, at no less than the valuation amount specified in the ***valuation report***
2. accept and maintain all automatic increases to the relevant sums insured by the index-linking provisions under the policy or any alternative inflation protection provisions agreed by ***us***
3. notify ***us*** of any improvements, alterations, additions or extensions to the property covered by this agreement as soon as practicable.

If ***you*** fail to comply with any special requirement for this agreement then the UNDERINSURANCE paragraph under section 14 will accordingly be operative in respect of all property insured thereby.

Any Long Term Undertaking that may apply to the policy will not be invalidated if ***our*** UNDERINSURANCE terms become operative due to any breach of this agreement by ***you***.

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Policy number ACY 2314028 ENDORSEMENTS

437 HIRERS' PUBLIC LIABILITY EXTENSION (£5M INDEMNITY LIMIT)

The extension of cover by this endorsement forms part of the insurance ***we*** provide to ***our policyholder*** under the terms, exceptions and conditions of their policy with ***us*** subject to the variations set out in this endorsement.

Definitions

Some words or phrases used in this endorsement are in ***bold italics*** and have the particular meanings that are stated below unless otherwise specified. If they are not in ***bold italics*** then their normal everyday meaning will apply. These definitions apply equally where used in the singular or plural unless otherwise stated. The definitions below apply solely in respect of the cover under this endorsement.

act of terrorism	an act including, but not limited to, the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or goverment(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
agreement	the hire or loan contract between the ***policyholder*** and the ***hirer*** concerning the use of the ***premises*** The following is not included under an ***agreement***: a) any form of tenancy agreement for the ***premises***
asbestos	asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or any derivatives of asbestos
bodily injury	death, illness, injury or disease
claim	the ***policyholder's*** request to ***us*** for indemnity, reimbursement or benefit under the terms of this endorsement, provided that a claim includes a single loss or series of losses arising from one event consequent on or attributable to one source or original cause
costs and expenses	• legal costs and expenses recoverable from the ***hirer*** by any claimant • defence costs and expenses of the ***hirer*** incurred with ***our*** written consent
damage / damaged	physical loss, destruction or damage
defamation	defamation, libel, slander and slander of title to goods
excess	the first amount of each and every agreed ***claim*** that the ***hirer*** will be asked to pay
hirer	the person or organisation hiring or loaning the ***premises*** under an ***agreement*** with the ***policyholder***
hirer's employee	any person: • under a contract of service or apprenticeship with the ***hirer*** • who is hired to, supplied to or borrowed by the ***hirer*** • engaged under a work experience or similar scheme • helping as a volunteer while under the ***hirer's*** direct control and supervision and working for the ***hirer*** at the ***premises*** in connection with the ***agreement***
period of insurance	the period of hire under the ***agreement*** provided this period does not exceed the expiry or cancellation date of the ***policyholder's*** policy
policyholder	the person(s), company or organisation (including a body of trustees or board of directors) for whom ***we*** provide this insurance and from whom the ***hirer*** has hired the ***premises*** under the ***agreement***
premises	the premises at the location insured by ***us*** under the ***policyholder's*** policy
we / us / our	Ansvar Insurance - a business division of Ecclesiastical Insurance Office plc

Continued...

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437 HIRERS' PUBLIC LIABILITY EXTENSION (£5M INDEMNITY LIMIT)

Continued...

The following extension is added to section 1 of the policy for ***our policyholder***:

WHAT IS COVERED

At the ***policyholder's*** request ***we*** will indemnify the ***hirer*** for all sums which the ***hirer*** becomes legally liable to pay as damages and ***costs and expenses*** following a claim against them for accidental:

- ***bodily injury*** to any person
- ***damage*** to the ***premises*** or its contents belonging to the ***policyholder*** or for which the ***policyholder*** is responsible
- ***damage*** to other material property not belonging to nor in the custody or control of the ***hirer***

occurring during the ***period of insurance*** in connection with the ***hirers'*** activities and happening at the ***premises***, provided the ***hirer*** keeps to all the terms of this endorsement.

Within ***costs and expenses***, ***we*** will also pay the cost of legal representation at any Coroner's Inquest, Fatal Accident Inquiry or Court of Summary Jurisdiction incurred with ***our*** written consent.

WHAT IS NOT COVERED

1. £250 ***excess*** for each ***claim*** for ***damage*** to material property or the ***premises***.
2. Liability covered by any other policy or indemnity.
3. ***Damage*** to material property:
   a) or any part on which the ***hirer*** or any ***hirer's employee*** is or has been working where the ***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, partners, directors or ***hirer's employees***
      ii. the ***premises*** or its contents 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 directly or indirectly caused by, resulting from or in connection with:
   a) an ***act of terrorism*** regardless of any other contributory cause
   b) any action taken in controlling, preventing, suppressing or in any way relating to an ***act of terrorism***.

   If ***we*** allege that by reason of this exclusion any ***claim*** is not covered by this endorsement the burden of proving the contrary shall be upon the ***hirer***.
8. Any liability directly or indirectly arising out of, or in any way connected with, any actual or alleged:
   a) physical or psychological abuse, or
   b) the intentional inappropriate administration or non-administration of any drug, medicine or substance, or
   c) conduct of a sexual nature including sexual molestation, assault, gratification, coercion, harassment or pressure of any kind, or
   d) repeated or continuing threatening abusive or insulting words or behaviour.
9. Liability arising from:
   a) ***bodily injury*** to any ***hirer's employee***
   b) use of the ***premises*** by any lobbying, political or activist groups
   c) any of the following activities:
      abseiling, aerial activities of any kind, air rifle or clay pigeon shooting, archery, American football or Australian rules football, animal riding of any kind, assault courses, climbing (other than children's playground equipment), firewalking, firework displays or bonfire events, forest school activities, Gaelic football, go-karting, gymnastics, javelin throwing, martial arts or fighting sports of any kind, Olympic style weightlifting, paint-balling, parkour or freerunning, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, water activities of any kind (other than swimming) or zorbing
   d) football where:
      i. the ***hirer's*** football team(s) is (are) participating in a league system (including official training and practice sessions)
      ii. the ***hirer*** manages, controls or organises a football league system
   e) any activity that involves the use of:
      airborne lanterns, bicycles (other than for normal road use), cables or wires, climbing walls, elastic ropes, fireworks or explosive items, land or kite or fly boards of any kind, land or sand or ice yachts of any kind, motorised fairground rides, water based play inflatables, roller blades, rope courses, sandboards, segway vehicles, skates, skateboards and hoverboards, skis, sleds, snowboards, snowtubes of any kind, toboggans, weaponry or zip wires
   f) use of the ***premises*** by commercial organisations for business activities
   g) error or omission in the provision of professional services
   h) treatment of any kind (other than first aid)
   i) counselling, advice, design, formula or specification whether given for a fee or not
   j) ***defamation***
   k) or caused by goods (including their containers, packaging, labelling or instructions) sold, supplied, hired out, constructed, installed, erected, serviced, repaired, altered, processed, treated or otherwise worked upon by or on behalf of the ***hirer*** other than food or drink sold or supplied by the ***hirer*** for consumption on the ***premises*** in connection with the ***hirer's*** activities
   l) ownership, possession or use by the ***hirer***, or on the ***hirer's*** behalf, or any person entitled to cover under this extension, of any:
      i. watercraft (other than hand or foot propelled) and craft designed to travel through air or space
      ii. mechanically propelled vehicles (other than loading and unloading unless cover is provided by any other policy)
   m) ***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

Continued...

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Policy number ACY 2314028 ENDORSEMENTS

437 HIRERS' PUBLIC LIABILITY EXTENSION (£5M INDEMNITY LIMIT)

Continued...

n) an agreement unless liability would have existed without the agreement
o) any offence under the Corporate Manslaughter and Corporate Homicide Act 2007 or any replacement or amending legislation committed or alleged to have been committed by the ***hirer***.

10. ***Damage***, consequential loss, liability, cost or expense directly or indirectly caused by, or contributed to by, or arising from:
    a) ionising radiation from, or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
    b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
    c) any weapon or device employing atomic or nuclear fission and/or fusion, or other like reaction, or radioactive force or matter
    d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
    Part d) does not extend to radioactive isotopes other than nuclear fuel or nuclear waste when such isotopes are on the property insured and are being prepared, stored or used in the normal course of operations by the ***hirer*** or ***policyholder*** for the commercial, agricultural, medical, scientific or other similar peaceful purposes for which they were intended
    e) any chemical, biological, bio-chemical or electromagnetic weapon.
    However, this exclusion does not apply to losses arising from naturally occurring radioactive gases released from the earth such as Radon.
11. ***Damage***, consequential loss, liability, cost or expense directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
12. Any liability, cost or expense arising from pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the ***period of insurance***.
    All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
    Pollution or contamination shall be deemed to mean:
    a) all pollution or contamination of buildings or other structures or water or land or the atmosphere; and
    b) all ***damage*** or ***bodily injury*** directly or indirectly caused by such pollution or contamination.
13. Any liability arising from ***damage*** to information represented or stored electronically including but not limited to code or series of instructions, operating systems, software programs or firmware.
14. Any liability arising directly or indirectly from:
    a) any mining, processing, manufacturing, removing, handling, disposing of, treatment of, distributing or storing of ***asbestos***
    b) fears of the consequences of exposure to, or inhalation of ***asbestos***.

Claims settlement for Hirers' Public Liability Extension

The most ***we*** will pay, including ***costs and expenses***, for:

- all ***claims*** in total if more than one party is entitled to cover for the same occurrence
- all ***claims***, in any one ***period of insurance***:
  - caused by food or drink sold or supplied
  - arising from pollution or contamination
- any ***claim*** for liability other than relating to food or drink sold or supplied or pollution or contamination

is £5,000,000.

This limit forms part of, and is not in addition to, the indemnity limit for the ***policyholder's*** Public and Products Liability cover.

Continued...

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437 HIRERS' PUBLIC LIABILITY EXTENSION (£5M INDEMNITY LIMIT)

Continued...

General Conditions for Hirers' Public Liability Extension

1. LANGUAGE AND LAW APPLICABLE

We will communicate with the ***policyholder*** and the ***hirer*** in English at all times.
Cover under this endorsement shall be governed by and construed in accordance with the law of England and Wales unless the ***policyholder's*** legally registered address is located in Scotland in which case the law of Scotland shall apply. If there is any dispute as to which law applies it shall be English law.

2. RIGHTS OF THIRD PARTIES

A person or company who is not party to this policy or endorsement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy or endorsement but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

3. CANCELLATION

If the ***policyholder's*** policy is cancelled in accordance with its terms and conditions then the insurance by this endorsement is cancelled at the same time and cover for any hiring after the cancellation date of the policy will accordingly no longer be effective.
It is the ***policyholder's*** responsibility to advise the ***hirer*** of cancellation that affects any ***agreement***.

4. FRAUD

If the ***hirer*** or anyone acting for the ***hirer*** or any other person claiming to obtain benefit under this endorsement:

- make(s) a false, fraudulent or exaggerated ***claim***
- support(s) a ***claim*** by any false or fraudulent document, device or statement
- cause(s) an event by a wilful or wrongful act which results in a ***claim***

then ***we***:

- will not pay the ***claim*** and ***we*** have the right to recover from the ***hirer*** any part payments made prior to discovery of the fraudulent act
- have the right to:
  a) refuse any ***claim*** arising after a fraudulent act
  b) cancel the cover by this endorsement from the date of a fraudulent act even if this policy or endorsement expired before the discovery of the fraudulent act
  (If ***we*** cancel this endorsement, ***we*** will notify the ***policyholder*** in writing by special delivery to the ***policyholder's*** last known address)
  c) keep the premium.

We will still remain responsible for legitimate ***claims*** before the fraudulent act.

5. CLAIMS PROCEDURE (POLICYHOLDER AND HIRERS DUTIES)

It is a condition precedent to ***our*** liability under this extension that the ***policyholder*** and the ***hirer*** comply with the following (at their expense).

a) When the:
   - ***hirer*** becomes aware of a possible ***claim***, the ***hirer*** shall notify the ***policyholder*** as soon as is reasonably possible,
   - ***policyholder*** becomes aware of a possible ***claim***, the ***policyholder*** shall notify ***us*** as soon as is reasonably possible.

b) If the ***claim*** relates to, or includes, any allegations or proceedings made against the ***hirer***, or any person who is entitled to indemnity under this extension, the ***policyholder*** and the ***hirer*** shall:
   - not admit, deny, negotiate or agree a settlement without ***our*** written consent
   - send to ***us***, unanswered, every writ, summons or other communication immediately it is received without making any acknowledgement
   - send to ***us*** written details of any related inquest, legal inquiry, prosecution or procedure immediately it is known to the ***policyholder*** or the ***hirer***.

c) The ***policyholder*** and the ***hirer*** shall:
   - give all assistance, information and documentation ***we*** may reasonably require within any reasonable timescales ***we*** may set
   - not abandon any property to ***us***.

d) If requested by ***us*** the ***policyholder*** or the ***hirer*** shall:
   - complete ***our*** appropriate claim form
   - provide a statutory declaration of the truth of the ***claim***.

We will not deal with, continue to deal with or pay, any ***claim*** if the ***policyholder*** or the ***hirer*** fail to comply with any part of this condition where such failure adversely affected ***our*** liability for, or the amount of, any ***claim***. Any payment on account of a ***claim*** already made by ***us*** shall be repaid to ***us***.

6. CLAIMS PROCEDURE (OUR RIGHTS)

If the ***policyholder*** agrees that ***we*** may indemnify the ***hirer*** for a ***claim*** under this extension, ***we*** have the right to:

- settle any liability ***claim*** by payment of the indemnity limit (less any sum or sums already paid or incurred) or any less amount for which, at ***our*** discretion, the ***claim*** can be settled. ***We*** will then relinquish control of the ***claim*** and be under no further liability
- at any time, and at ***our*** expense, to:
  i. start, take over, defend and conduct any legal action in the name of the ***hirer***
  ii. prosecute in the name of the ***hirer*** for ***our*** benefit any ***claim*** for indemnity or damages
  and ***we*** will have full discretion in the conduct and settlement of any such action.

Continued...

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437 HIRERS' PUBLIC LIABILITY EXTENSION (£5M INDEMNITY LIMIT)

Continued...
General Conditions for Hirers' Public Liability Extension

7. OTHER INSURANCE
If at the time any ***claim*** arises under this extension the ***policyholder*** or the ***hirer*** is, or would be, but for the existence of this extension, entitled to cover under any other insurance, ***we*** will only pay for any additional amount beyond the amount which would have been payable under such other insurance had this extension not been effected.

8. ARBITRATION
Provided ***we*** have admitted liability for a ***claim***, any unresolved dispute as to the amount to be paid shall be referred to arbitration in accordance with the statutory provisions in force at the time to:

- an agreed arbitrator, or if an arbitrator cannot be agreed
- an arbitrator appointed by the Chartered Institute of Arbitrators following a request from either party provided they have given seven days written notice to the other party.

The ***policyholder*** must not take legal action against ***us*** over the dispute before the arbitrator has reached a decision.

9. SANCTIONS
We shall not provide any cover under this policy or be liable to pay any ***claim*** or provide any benefit to the extent that the provision of such cover, payment of such ***claim*** or provision of such benefit would expose ***us*** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such sanction, prohibition or restriction takes effect during the ***period of insurance you*** or ***we*** may cancel that part of this policy which is affected with immediate effect by giving such notice in writing.

In such circumstances, ***we*** shall return a proportionate premium for the unexpired period of cover provided no ***claims*** have been paid or are outstanding.

10. REASONABLE CARE (HIRERS' DUTIES)
At all times during the currency of this extension, the ***hirer*** must take reasonable steps to ensure:

- appropriate precautions are in place to prevent accidents, ***damage*** or ***bodily injury***,
- any property on hire from the ***policyholder*** is protected
- appropriate care in the selection and supervision of the ***hirer's employees***
- all statutory and other obligations and regulations imposed by any authority are complied with.

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46 LONG TERM UNDERTAKING

A discount of premium has been allowed in consideration of ***you***, having an agreement with ***us***, to offer annually for three years the insurance provided by this policy on the terms in force at the expiry of each ***period of insurance*** and to pay the premium, including all insurance premium tax, annually in advance or, with ***our*** agreement, by instalments.

This agreement applies to any policy(ies) that ***we*** may issue in place of this policy and the same discount will be allowed from the corresponding premium on the replacement policy(ies).

The expiry date of the current Long Term Undertaking is shown in the policy schedule.

Payment of the premium at the renewal date immediately following the expiry of the current agreement, shall be deemed acceptance by ***you*** of:

- the continuation of the agreement for a further three years, in line with the original agreement, and
- the terms, conditions and exceptions of this policy.

Provided that:

a) ***we*** may end this agreement or amend the premium or change the terms, conditions or exceptions of this policy where:
   i. there is any alteration described under the policy General Condition for Alteration of Risk, or
   ii. changes in legislation or material legal precedents are established by any court of law, or
   iii. material changes in reinsurance protection are imposed on ***us*** by reinsurers or the availability or cost of reinsurance to ***us*** changes
b) this agreement does not apply to any section or part of a section providing Cyber, Equipment Breakdown, Legal Expenses or Terrorism,
c) ***we*** shall be under no obligation to accept an offer to renew this policy made in accordance with this agreement, and
d) the sums insured may be reduced at any time to correspond with any reduction in value or activity.

49 DAY ONE - NON-ADJUSTABLE (PROPERTY DAMAGE)

The following policy definition is added:

declared value the cost of ***reinstatement*** of the ***buildings*** insured at the level of costs applying at the inception of the ***period of insurance*** (ignoring inflationary factors that may operate subsequently) plus an allowance for:

- the additional costs of ***reinstatement***
- professional fees
- debris removal costs

as insured under the Fees extension to the Property Damage section of this policy

You have stated to ***us*** in writing the ***declared value*** of the ***buildings***, as shown on the schedule, and the premium under section 14 has been calculated accordingly.

At the inception of each ***period of insurance***, ***you*** must notify ***us*** of the ***declared value*** of the ***buildings*** insured.

In the absence of such declaration, ***we*** will index-link the last amount declared by ***you*** and the resulting amount shall be taken as the ***declared value*** for the ensuing ***period of insurance***.

In respect of the buildings items shown in the schedule, the underinsurance provisions in the Claims settlement for Property Damage are accordingly deleted and replaced by the following:

UNDERINSURANCE

- when ***reinstatement*** applies:
  if at the time of the ***damage***, the ***declared value*** (by the item in the schedule covering the ***buildings*** affected) is less than the cost of ***reinstatement*** (of all the ***buildings*** to which that ***declared value*** relates) at the inception of the ***period of insurance***, then the amount ***we*** will pay will be reduced in the same proportion that the said ***declared value*** bears to the said cost of ***reinstatement***.
- when ***reinstatement*** does not apply:
  if at the time of the ***damage***, the ***declared value*** (by the item in the schedule covering the ***buildings*** affected) is less than the total cost of rebuilding (all the ***buildings*** to which that ***declared value*** relates) at the inception of the ***period of insurance*** to a condition that is equivalent to, or substantially the same as, but not better or more extensive than its condition immediately prior to the ***damage***, then the amount ***we*** will pay will be reduced in the same proportion that the said ***declared value*** bears to the said total cost of rebuilding.

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340 TERRITORIAL EXCLUSION (PROPERTY) - GENERAL EXCLUSIONS
The following general exclusion is added to this policy.

(Applicable to the whole policy unless ***we*** say otherwise)

This policy does not cover:

TERRITORIAL EXCLUSION (PROPERTY)
The following definition is added to this policy:

excluded territory
a) Belarus (Republic of Belarus), and
b) Russian Federation, and
c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, ***damage***, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:
a) identity domiciled, resident, located, incorporated, registered or established in an ***excluded territory***, or
b) property or asset located in an ***excluded territory***, or
c) individual that is resident in or located in an ***excluded territory***, or
d) ***claim***, action, suit or enforcement proceeding brought or maintained in an ***excluded territory***, or
e) payment in an ***excluded territory***.

This exclusion will not apply to any coverage or benefit required to be provided by ***us*** by law or regulation applicable to ***us***, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

a) Employers' Liability
b) Public Liability
c) Medical Malpractice
d) Reputational Risks or PR Crisis Communication
e) Professional Indemnity
f) Trustees' and Directors' Indemnity
g) Directors and Officers Liability
h) Personal Accident
i) Legal Expenses
j) Cyber.

684 FIREWORK AND/OR BONFIRE EVENT BY PROFESSIONAL SUPPLIER EXTENSION
Section 1 (Public and Products Liability) extends to cover ***your*** liability arising from the firework and/or bonfire event organised or run by any ***professional supplier*** declared to and accepted by ***us***.

Any payment under this extension forms part of, and is not in addition to, the Claims settlement limitations for Public and Products Liability stated in section 1.

Special requirement for Firework and/or bonfire event by professional supplier extension:

You must comply with the following conditions. ***We*** will not cover any ***claim*** if these conditions have not been fully complied with unless ***you*** can show that the non-compliance could not have increased the risk of the loss arising in the circumstances in which it arose:

You are required, as a condition precedent to ***our*** liability under this extension, to ensure that the following special requirements are complied with.

You must have written confirmation from the ***professional supplier*** before the commencement of the firework and/or bonfire event that the ***professional supplier***:
a) holds current public liability insurance in place to cover the firework and/or bonfire event that ***you*** require, together with details of the insurer, the policy number, and the limit of indemnity (which must not be less than the limit provided under ***your*** policy with ***us***). ***You*** must also have obtained evidence that the premiums are paid to date.
b) complies with all statutory and other obligations and regulations imposed by any authority.

If the display is postponed for any reason, cover will apply for the re-scheduling of the display within a 14 day period starting from the original planned date, but not beyond the expiry date of the current ***period of insurance*** if this occurs before the 14 days has elapsed.
If ***you*** require cover for a re-scheduled display date outside the 14 day extension period it must be declared by ***you*** to ***us*** and be accepted by ***us*** in writing before any cover is in force.

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Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office PLC is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ansvar.co.uk/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW or on 0345 6073274 or email compliance@ansvar.co.uk.

ARAG DATA PROTECTION

In addition to any other data processing notice provided in relation to this policy, data under this policy will be processed by ARAG Legal Expenses Insurance Company (ARAG). When you purchase and use this policy, ARAG will process personal information about you, and anyone else whose details are provided to them to provide you with a service or claim.

ARAG will process your personal information in accordance with their Privacy Notice. You can find their Privacy Notice online at at https://www.arag.co.uk/data-legal/privacy-notice. Alternatively, you can make a request for a printed copy to be sent to you by contacting dataprotection@arag.co.uk.

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