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Orwell  
Royston  
Hertfordshire  
SG8 5TQ

# Select

## Village Hall Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

<b>Policy Number:</b>	VVH 272039 2023
<b>Insured:</b>	Orwell Village Hall Management
<b>Business:</b>	Village Hall
<b>Period of Insurance</b>	
<b>From:</b>	01/06/2020
<b>To:</b>	31/05/2021 and any other period for which cover has been agreed.
<b>Premium:</b>	<b>£1,086.56</b>
Premiums are inclusive of Insurance Premium Tax	
<b>Schedule Number:</b>	01
<b>Effective Date:</b>	01/06/2020
<b>Preparation Date:</b>	01/05/2020
<b>Long Term Undertaking Expiry Date</b> (not applicable to Part P Legal Expenses)	<b>N/a</b>

**Lines of cover applying**

<b>Line of cover</b>	<b>Insured / Not insured</b>
PART A: Material Damage	Insured
PART B: Business Interruption	Not Insured
PART D: Money	Not Insured
PART E: Computer	Not Insured
PART F: Public liability	Insured
PART G: Hirers' liability	Insured
PART H: Employers' liability	Insured
PART I: Libel and slander	Not Insured
PART K: Financial and administration liability	Insured
PART R: Personal accident	Insured
PART T: Legal expenses	Insured

**PART A – Material Damage**

**Property insured**

	<b>Address &amp; Post Code</b>	<b>Sum Insured</b>	<b>Day one basis Sum insured limit</b>
Buildings	Orwell Village Hall 36 High Street Orwell Royston Hertfordshire SG8 5QN	£878,405.06	115%
Contents	Orwell Village Hall 36 High Street Orwell Royston Hertfordshire SG8 5QN	£23,192.21	115%

**excesses :**

The following **excesses** apply to each and every loss arising in respect of each and every separate **premises** from:

Any other cause excluding fire, lightning and explosion	£100
Subsidence	£1,000

Operative endorsements :

1,2,4,5,7

14. Exclusions to parts A, B and C - 15 Property excluded a) is restated as follows:

- a) materials or supplies in connection with buildings or structures in course of construction or erection, alteration, addition or improvement

Provided always that the **insured** will advise the **insurer** in respect of any works being undertaken to the **property** in the event that:

- i) the cost of such works exceeds £250,000
- ii) such works involve the application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers
- iii) the **insured** is required to effect insurance on the **property** in the joint names of themselves and the contractor, in which case the **insurer** shall be entitled to charge an additional premium as appropriate for the provision of such cover under Part C – Works in progress – ‘all risks’.

**General**

Parts A, B, C, D, E General provision 1 limit of liability	£50,000,000
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## **PART F – Public liability**

Limit of indemnity : £10,000,000

**excess :** £0

Operative endorsements :

1. In respect of **Part F – Public Liability. Section 2 - Cover. 2.9 Events.** part a) is amended to read;

The event has a capacity not exceeding 750 persons.

2. Section 2 – Cover

Section 2 a) is amended as follows:

a) accidental Injury to any person other than an **employee**

## **PART G – Hirers' liability**

Limit of indemnity : £2,000,000

## **Part H – Employers' liability**

Limit of indemnity : £10,000,000

**excess :** £0

## Part K - Financial and administration liability

Section 2A	Limit of Indemnity	£500,000
- Directors and officers liability	<b>excess</b>	£nil
Section 2B	Limit of Indemnity	£100,000
- Corporate liability	<b>excess</b> applicable for <b>professional services</b>	£nil
	<b>excess</b> applicable for all other Claims	£nil
Section 2C	Limit of Indemnity	Not Selected
- Crime	<b>excess</b>	£100

**Part R - Personal accident**

Category	Insured Persons	Operative Time
A	<b>employees</b>	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of <b>business</b>
B	<b>director</b>	Engaged in the <b>business</b> including undertaking Journeys and whilst commuting directly between place of residence and usual place of <b>business</b> .
C	<b>volunteers</b>	Engaged in the <b>business</b> including undertaking Journeys and whilst commuting directly between place of residence and usual place of <b>business</b> .

Benefit	Category		
	A	B	C
1. death	£25,000	£25,000	£5,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£25,000	£25,000	£5,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£25,000	£25,000	£5,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	Up to £25,000	Up to £25,000	Up to £5,000
5. Permanent Partial Disablement	Up to £25,000	Up to £25,000	Up to £5,000
6. Paraplegia	£nil	£nil	£nil
7. Quadriplegia	£nil	£nil	£nil
8. Temporary Total Disablement	£100.00	£100.00	£100.00
9. Temporary Partial Disablement	£100.00	£100.00	£100.00
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

**Part T – Legal expenses**

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited

Section:

3.

(a) Employment Disputes	Operative
(b) Employment Compensation Awards	Operative
(c) Service Occupancy	Operative

4. Legal Defence Operative

5. Property Protection and Bodily Injury

(a) Property Protection	Operative
(b) Bodily Injury	Operative

6. Tax Protection Operative

7. Contract Disputes

(a) Standard Contract Cover - Contract Minimum £1,000.	Not Operative
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8. Debt Recovery Not Operative

9. Statutory Licence Protection Not Operative

Limit of Indemnity: £250,000

**For details of additional covers available please refer to your policy wording or contact your underwriter for a quotation.**

## Long Term Undertaking

By committing to renew with us for a fixed period of years we will be able to offer you these additional annual discounts:

5% discount each year for a 3 year commitment  
10% discount each year for a 5 year commitment

Discounts are given off annual premiums where you enter into a Long Term Agreement apart from Part T – Legal Expenses. Where we do not change any terms (including premium rates) then you must offer the business for renewal. The following would not be considered as changes in terms:

:

- (i) Premium changes because of alterations to policy estimates (sums insured, wages and salaries etc.)
- (ii) Inflationary increases
- (iii) Any market agreed restrictions in cover e.g. Terrorism
- (iv) The imposition by Government of any levy or tax.

Any changes to terms or conditions other than those stated above releases you from the agreement and the business need not be renewed. If however you accept the new terms then the agreement continues without interruption.

An offer by us during the currency of a Long Term Undertaking involving a lower premium or less onerous conditions does not constitute a valid reason for terminating the agreement.

Each Part of your policy is considered to be a separate contract for the application of the Long Term Undertaking. Likewise each part of a combined policy incorporating a Long Term Undertaking is treated as a separate contract, i.e. a break on a part of the policy does not affect Agreements on other parts.

The existence of a Long Term Undertaking clause in the policy is evidence of the contract and hence it is not necessary to have a signed form.

### Zurich Insurance plc

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