

Charity Combined Policy Schedule

Policy Number - 022158/04/25

Renewal Schedule Number 1

Issue date of Schedule - 07/04/2025

This policy is issued by Q Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured: Broughton Community and Sports Association

Trading as (if applicable): Not Applicable

Agent Name: Access Insurance Services (South Croydon)

Agent Address: Selsdon House, 212-220 Addington Road, South Croydon, Surrey CR2 8LD

Principal Risk Address: 3 Chancel Walk, Broughton, Brigg, Lincolnshire DN20 0JD

The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations.

The Business: Carrying on *Business* and/or *Business Activities* as defined within the Policy Promote Broughton as a village and fundraise for benefit for the residents. Activities include: hosting four events a year including planting bulbs/flowers around the village, a race night, jumbo sale events and regular meetings; maintain local recreation field;

Effective Date of Quote: 10 April 2025

Period of Insurance: From 10 April 2025 to 09 April 2026 (both days inclusive)

Terms and Conditions: In accordance with the details set out in this *Schedule*

This Policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Limited	100719892BDN
Part B - Legal Expenses	Not Applicable	
Part C - All Sections (other than Section 18 Professional Indemnity)	Aviva Insurance Limited	100719892BDN
Section 18 Professional Indemnity	Aviva Insurance Limited	100719892BDN
Part D - All Sections	Not Applicable	
Part E - Travel	Not Applicable	

Long-Term Undertaking: Not Applicable

First Premium in respect of this Renewal Schedule Number 1:	Total Premium:	£ 1,430.49
	Insurance Premium Tax(12%)	£ 171.66
	Policy Fee:	£ 40.00
	Total Amount Due:	£ 1,642.15

Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	<i>Insured</i>
Section 2 - Business Interruption All Risks	<i>Not Insured</i>
Section 3 - Specified Business Equipment All Risks	<i>Not Insured</i>
Section 4 - Terrorism	<i>Not Insured</i>
Section 5 - Equipment Breakdown	<i>Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Not Insured</i>
Section 7 - Group Personal Accident	<i>Not Insured</i>
Section 8 - Goods in Transit	<i>Not Insured</i>
Section 9 - Employers' Liability	<i>Insured</i>
Section 10 - Public Liability	<i>Insured</i>
Section 11 - Products Liability	<i>Insured</i>
Section 12 - Loss of Licence / Registration	<i>Not Insured</i>
Section 13 - Motor NCD and Excess Protection	<i>Not Insured</i>

Part B - Legal Expenses

Section 14 - Legal Expenses	<i>Not Insured</i>
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Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Insured</i>
Section 16 - Employment Practice Liability	<i>Not Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Not Insured</i>
Section 18 - Professional Indemnity	<i>Not Insured</i>

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<i>Not Insured</i>
Section 19B - Property Damage Loss Recovery	<i>Not Insured</i>

Part E - Business Travel

Section 20 - Business Travel	<i>Not Insured</i>
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Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy *Sums Insured*. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 1 - Property Damage All Risks

The Property Insured

Item	Description	Sums Insured
A	Buildings	£ 600,000
	Tenants Improvements	Not Insured
B	Contents	Not Insured
	Computer Equipment	Not Insured
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured
I	Location Specific - Equipment	£ 15,000

Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	Not Applicable
Special Extension 4 - Waiver of Average	Included

Section 1 - Excess Applicable (Each and every loss)

Buildings	£ 250
Standard Section Excess	£ 100
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

Clauses 1 to 7 include:

7 - Floating Sums Insured - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

Extensions 1 to 53 include

	Up to
4 - Breakage of Glass and Sanitary Fittings	Not Insured
5 - Capital Additions	Not Insured
6 - Changing Locks	£ 5,000
9 - Deterioration of Stock	Not Insured
13 - Fly Tipping	£ 15,000
20 - Property at Business Events	Not Insured

22 - Removal of harmful insect nests	£ 2,500
30 - Trace and Access	£ 25,000
36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	Not Insured
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Not Applicable
Section 5 - Excess Applicable	
Each and every loss	Nil

Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i>	£ 10,000,000
But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Section 9 - Excess Applicable	
Each and every loss	Nil

Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Care & Treatment	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Hirers' liability - Any one <i>Event</i>	£ 1,000,000
Section 10 - Excess Applicable	
Each and every Event in respect of third party property damage only	£ 250

Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Section 11 - Excess Applicable	
Each and every Event in respect of third party property damage only	£ 250

Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include

	Limit of Indemnity
1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

Sections 10 and 11 Extensions include

	Limit of Indemnity
3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity

	Limit of Indemnity
1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

PART C - EXECUTIVE RISKS

Section 15 - Trustees, Directors and Officers Liability

Description	Limit of Indemnity
In the aggregate for all <i>Claims</i> made for the <i>Period of Insurance</i>	£ 100,000

Section 15 - Excess Applicable

Each and every <i>Claim</i> other than as noted below	Nil
Each and every <i>Claim</i> only in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive	£ 2,500

Unless amended above, or endorsed to the contrary, Extensions 1 to 22 apply. Please refer to your Policy wording for full details

Extensions 1 to 22 include

3 - Civil fines and penalties	Included
5 - Crisis Management	Up to £ 100,000
6 - Defence Costs for Extradition, Deportation and Asset Protection	Up to £ 50,000
8 - Spouses, heirs and legal representatives	Included
13 - Retired Trustees	Included
20 - Loss of Documents	Up to £ 25,000
21 - Identity fraud investigation	Up to £ 50,000

Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

Number of Premises: 2

Premises 1: 3 Chancel Walk
Broughton
Brigg
Lincolnshire
DN20 0JD

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Not Applicable

Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable
Business Interruption Not Applicable

Security at this Location

Intruder Alarm Type	Not insured
Subject to Survey	No

Endorsements specific to this Location

None

Other Premises Insured:

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

Reference

CCGE021^

Sports Equipment and Inspection Endorsement

Applicable to Section 10 Public Liability

The *Insured* shall ensure that:

- 1 All sports and gym equipment is inspected daily to ensure it is in proper working order and a log kept of such inspections.
- 2 All outside pitches and courts (including grass and all weather) are inspected weekly to ensure they are in safe condition and a log kept of such inspections.
- 3 All decisions relating to the suitability of the playing surfaces will be made by the person refereeing or supervising the event and not the *Insured*.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

None.

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 15,000

Additional Underwriting Information

No more than 500 attendees at any one event.

Third parties attending events have separate insurances in place.

Fields are owned insured by the town council.

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	10.00	£ 0	No
Volunteers	10.00	£ 0	Yes

Employers Reference Number

Exempt



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number: 022158/04/25

Name of Policyholder: Broughton Community and Sports Association

Date of Commencement of Insurance: 10 April 2025

Date of Expiry of Insurance: 09 April 2026

We hereby certify that subject to paragraph 2

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of: **Aviva Insurance Limited** (Authorised Insurer)

A handwritten signature in black ink, appearing to read "J. Storah", is written over a horizontal line.

Authorised Signatory
Jason Storah
CEO, UK & Ireland General Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you



Certificate of Public Liability Insurance

Policy Number: 022158/04/25

Name of policy holder: Broughton Community and Sports Association

Date of Commencement of Insurance: 10 April 2025

Date of Expiry of Insurance: 09 April 2026

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 07 April 2025