

Select for Charity and Social Organisations 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.

Policy Number:	VVH 272039 2023
Insured:	Hinxworth & Edworth Village Hall
Business:	Village Hall
Period of Insurance	
From:	07/01/2022
To:	06/01/2023 and any other period for which cover has been agreed.
Annual Premium:	£1,232.69
	Premiums are inclusive of Insurance Premium Tax.
Schedule Number:	01
Preparation Date:	01/12/2021
Effective Date:	07/01/2022
Long Term Undertaking Expiry: (not applicable to Part T)	06/01/2025
Policy Form Reference:	MCOBCD05

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Lines of cover applying

Line of cover	Insured / Not Insured
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	Insured
Part K: Financial and administration liability	Insured
Part R: Personal accident	Insured
Part T: Legal expenses	Insured

Part A - Material damage
Effective Date: 07/01/2022

property insured

	Address & Post Code	Sum Insured	Day one basis Sum insured limit
Buildings	Hinxworth & Edworth Village Hall Francis Road Hinxworth Hertfordshire SG7 5HL	£841,059.01	115%
Contents - General contents	Hinxworth & Edworth Village Hall Francis Road Hinxworth Hertfordshire SG7 5HL	£11,005.75	115%
Contents - Other contents	Hinxworth & Edworth Village Hall Francis Road Hinxworth Hertfordshire SG7 5HL	£6,822.67	115%
Contents - 100 Chairs, Cutlery & 12 Tables - Hired Out	Hinxworth & Edworth Village Hall Francis Road Hinxworth Hertfordshire SG7 5HL	£5,249.68	115%
Contents – Sculpture	Hinxworth & Edworth Village Hall Francis Road Hinxworth Hertfordshire SG7 5HL	£891.66	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 or ground heave	£1,000

Operative Endorsements:

Policy booklet 2, 3, 4, 7 and 10 (please refer to the endorsement section of your policy wording)

11. In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

12. 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’.

Part F - Public liability
Effective Date: 07/01/2022

Limit of indemnity: £10,000,000

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
Effective Date: 07/01/2022

Limit of indemnity: £2,000,000

Part H – Employers' liability
Effective Date: 07/01/2022

Limit of indemnity: £10,000,000

Part I – Libel and slander
Effective Date: 07/01/2022

Limit of indemnity: £250,000

excess: 10% of each and every claim or £1,000, whichever is the lower

Part K - Financial and administration liability
Effective Date: 07/01/2022

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

Part R - Personal accident
Effective Date: 07/01/2022

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

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

Operative Endorsement:

None

Part T – Legal expenses
Effective Date: 07/01/2022

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
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5. Property Protection and Bodily Injury

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

6. Tax Protection	Operative
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7. Contract Disputes	Not Operative
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8. Debt Recovery	Not Operative
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9. Statutory Licence Protection	Operative
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Limit of Indemnity:	£250,000
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