

**THIS SCHEDULE FORMS PART OF YOUR
VILLAGE HALL INSURANCE POLICY**

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating

Policy Number: MASTER POLICY NUMBER:
Insurer:

| | | |
|-----------------|--|------------------------------------|
| Insured Name: | Trustees of Slaley Commemoration Hall | Adjustment Schedule |
| Hall Name: | Slaley Commemoration Hall | |
| Effective Date: | 13/01/2023 | Expiry Date 25/11/2023 |
| Risk Address: | Slaley Commemoration Hall Main Street Slaley HEXHAM Northumberland NE47 0AD | Business Description: Village Hall |

ADJUSTMENT PREMIUM DETAILS

| | | |
|-------------------------|--------|----------------------------------|
| Adjustment Premium Net: | £11.36 | Total Payable: £12.72 |
| Insurance Premium Tax: | £1.36 | |
| Administration Fee: | £0.00 | |

COVER DETAILS (# Indicates Cover Index Linked at each renewal / *Indicates Cover supplied as standard on the policy)

| Cover | Limit of Cover | |
|--|----------------|--------------|
| # Buildings Sum Insured (Including 25% Free Cover) | £1,331,303 | Excess: £250 |
| Oil Tanks and Contents | Not Insured | |
| Buildings All Risks | Yes | Excess: £250 |
| Subsidence | No | Not Insured |
| Underground Services | Yes | Excess: £250 |
| *Greens and Playing Surfaces | £2000 | Excess: £250 |
| # Playground Equipment (Including Liability) | Not Insured | |
| # Contents Sum Insured: (Furniture, Fixtures and Fittings and All Other Contents, including up to £2,000 Computer and Electronic Equipment and up to £5,000 for Property at fundraising and catering events, if applicable) | £23,689 | Excess: £250 |
| Contents All Risks | Yes | Excess: £250 |
| *Defibrillator Cover (In addition to Contents Sum Insure | £5,000 | No Excess |
| *Freezer Contents | £500 | Excess: £250 |
| *Stock of Wines/ Spirits | £1,000 | Excess: £100 |
| # Computer and Electronic Equipment if over £2,000 | £5329 | Excess: £250 |
| # Marquee (1) | Not Insured | |
| # Marquee (2) | Not Insured | |

| | |
|---|---------------|
| # Specified items: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies) | Value |
| | £0 |
| # Items Specified that do NOT belong to the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies) | Value |
| Bowls Club equipment | £3,554 |
| Mothers & Toddlers Group property | £663 |
| # All Risks Items: items covered away from the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies) | Value |
| | £0 |

Cover **Limit of Cover**
Trustee Indemnity: £100,000 Excess: £250

Annual Income: £34,095.00 Final Day of Accounts: 31 Mar Period of Accounts: 12 Months
The trust deed, constitution or, charity charter allows you to have Trustees Indemnity Insurance
Your accounts have been examined by a suitably qualified independent person
You are not aware of circumstances or incidents where there is a reason for future claims
We note the income from the 1st April 2020 to the 31st March 2021 was £92,370, of which £58,275 was grant money and donations.

| | | |
|--|--------------------|---|
| Money and Assault: | £1,000.00 | Excess: £100 Assault limit £25,000 |
| Loss of Revenue | £24000 | |
| ...Indemnity Period (Months) | 24 | |
| Public Liability | £10,000,000 | |
| * ...including Libel and Slander | £100,000 | |
| * ...including Hirers Liability | £2,000,000 | |
| Employers Liability | £10,000,000 | |
| FULL TIME PAID employees if 3 or more | 0 | |
| Employee Dishonesty | Not Insured | |
| Personal Accident | None | |
| Legal Expenses | £100,000 | Excess: £250 |
| Loss of Rent | Not Insured | |
| ...Indemnity Period (Months) | N/A | |
| Loss of Licence | Not Insured | |
| ...Indemnity Period (Months) | N/A | |
| Terrorism Cover | No | |

DISCOUNTS APPLICABLE

| | |
|--------------------------|--|
| No claims Discount: | <u>Yes</u> |
| Loyalty Discount: | <u>Yes</u> |
| Long term contract: | <u>5 Year Long Term Agreement Selected - 7% Discount has been applied to your Net Premium (excluding Legal Expenses)</u> |
| Voluntary Excess: | Buildings: <u>Yes</u> Contents: <u>Yes</u> |
| CCTV Discount: | <u>No</u> |
| Alarm system discount: | <u>No</u> |
| Auto Stop Cock Discount: | <u>No</u> |

A discount has been provided as you have confirmed that all electrical circuits at The Premises are tested at least every five years by a qualified electrician and any defects found rectified immediately. If, in relation to any claim in respect of Damage to the Property insured caused by or resulting from fire and/or explosion, You have failed to comply with this, You may lose Your right to indemnity, or payment for that Claim.

West Northumberland Membership qualifies for a 7% discount on net premium. This has been applied to your premium.

A discount has been applied to your net premium in recognition of your Village Hall being Hallmark (England)/Keystone (Scotland) Level 2.

APPLICABLE ENDORSEMENTS

- 1. Long Term Undertaking**
- 2. Special Endorsement - Defibrillators**
- 3. Public and Products Liability Section - Defibrillators**
- 4. Waiver of Average and Sum Insured Amendment**
- 5. Public and Products Liability Section - Libel and Slander Extension**
- 6. Endorsement – amended Contract of Insurance**

1. Long Term Undertaking

A Long Term Undertaking (as defined under Policy Condition 14 of your Policy) applies to all Sections of the Policy for the period 26/11/2020 to 25/11/2025. Where You breach the terms of any Long Term Undertaking, You must repay all premium discounts which We have allowed under the terms of that agreement.

2. Special Endorsement - Defibrillators

We will indemnify You under Contents in respect of Damage to Defibrillators belonging to You or for which You are responsible. This also applies whilst they are temporarily removed from The Premises.

The maximum we will pay in respect of any one claim is £5,000. In addition, the Excess stated in the Schedule will not apply in respect of each and every claim.

3. Public and Products Liability Section - Defibrillators

We will not indemnify You in respect of the use of the Defibrillator belonging to You or for which You are responsible.

4. Waiver of Average and Sum Insured Amendment

Where You

1. have obtained a Property Rebuild Cost Evaluation provided by the nominated surveyor through Allied Westminster (Insurance Services) Ltd within five years prior to the date of the Damage and
2. have adjusted the Building(s) Sum Insured in line with the Property Rebuild Cost Evaluation provided by the nominated surveyor through Allied Westminster (Insurance Services) Ltd and
3. have made annual adjustments of the Building(s) Sum Insured based on the General Building Cost Index issued by the Building Cost Information Service of the Royal Institution of Chartered Surveyors or alternative index as may be agreed by Us in writing,

Then at the time of Damage we will

1. increase the Sum Insured by 25% of the rated Building(s) Sum Insured as stated in the Schedule and
2. make no adjustment under either the Condition of Average or paragraph (5) of the Basis of Claims Settlement - Reinstatement Clause

5. Public and Products Liability Section - Libel and Slander Extension

Definition

"Publication" shall mean any written material produced in the course of The Business.

(1) We will, in respect of any claim made against The Insured while this endorsement is in force or within twelve

months of its cancellation provided the cause of the claim occurred while the endorsement was in force, indemnify The Insured in respect of

- (a) Compensation
- (b) Costs and Expenses

as a result of

- (i) libels in any Publication.
- (ii) slanders made in the course of The Business.
- (iii) infringement of any trade mark, registered design, copyright or patent right arising from the contents of any Publication.
- (iv) slander of title to goods.

(2) All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will be treated as one claim.

(3) The maximum We will pay, inclusive of Costs and Expenses, in respect of

- (a) any one claim

and

- (b) the total of all claims in any one Period of Insurance

is £100,000.

(4) We will not provide indemnity in respect of

- (a) withdrawing, recalling or replacing any Publication.
- (b) liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement.
- (c) actions brought in a court of law outside The Defined Territories.
- (d) ten percent of each and every claim.

6. Endorsement – amended Contract of Insurance

The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

The Contract of Insurance

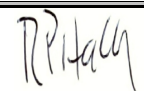
The contract of insurance between you and us consists of the following elements, which must be read together:

- your policy wording;
- the information contained on your “Statement of Fact” document issued by us;
- the policy schedule;
- any notice issued by us;
- any endorsement to your policy; and
- the information under the heading “Important Information” which we give you when you take out or renew your policy.

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

The following paragraphs remain unaltered:

- Important
- Breach of Term
- Terms not relevant to the actual loss.

| | | |
|---|---|------------|
| Examined and Authenticated by Allied Westminster. This insurance is effective only if this Schedule is signed by an Authorised Signatory for Allied Westminster on behalf of Aviva. | Signature:  | Date: |
| | | 06/02/2023 |

Underwritten by, Aviva Insurance Limited Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised and Regulated by the Financial Conduct Authority.

Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.



Produced on: 06/02/2023

Statement of Fact

You have a duty to present to us a fair presentation of the risk, which you know or ought to know. This Statement of Fact is a record of information provided by you, and any assumptions made about you and/or your Organisation (see below for details).

We assume that you have conducted reasonable searches for all relevant information held within your Organisation (including that held by your Trustees/Officers and anyone who is responsible for your insurance). Information regarding the cover and sums insured that you have requested are included in the Policy Schedule and this Statement of Fact.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE SCHEDULE AND THIS STATEMENT OF FACT AND TELL US IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT ALL OR PART OF YOUR CLAIM(S) WILL NOT BE PAID.

If any changes in circumstances arise during the period of insurance, please provide us with full details. If you require a further copy of this Statement of Fact, please contact us.

| | |
|-----------------|---------------------------------------|
| Policy Number: | VH 88/0047440/BS70711 |
| Effective Date: | 13/01/2023 |
| Insured: | Trustees of Slaley Commemoration Hall |
| Hall: | Slaley Commemoration Hall |

| Information Supplied about the Village Hall: | Outbuildings: |
|---|---------------|
| Age Band of Property: 1850-1920 | N/A |
| Construction Type: Brick/Stone Walls and Slate/Tile/Metal Roof (Standard) | N/A |
| Additional Details: | |
| Flat Roof Percentage: No flat roof, or up to 20% | N/A |
| Listed Building: Not Listed | |

Details of Previous Claims and Losses:
None

Do you fully comply with current Health and Safety regulations, and will continue to do so? YES

Are all electrical circuits at The Premises tested at least every five years by an approved contractor and any defects found rectified immediately? YES

Date of last electrical Inspection 04/08/2020

Date next electrical Inspection due 04/08/2025

Statement of Fact

| | |
|--|---|
| Is the Organisation a Registered Charity? | YES |
| Have you (in respect of cover to be provided) been refused insurance or had special terms imposed on any previous policies? | NO |
| Does the current insurance policy have any special terms imposed or have any been imposed in the past? | NO |
| Have you or any Trustees or Officers of the Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)? | NO |
| Is the Hall (including any outbuildings) currently undergoing renovation or construction work, or will be in the next 3 years? | NO |
| Has the Hall ever suffered from flooding or is it in an area with a history of flooding? | NO |
| Has the Hall (including any outbuildings) or any adjacent property ever suffered from, or does it show any visible signs of damage from subsidence, landslip or ground heave? | NO |
| Is the Hall (including any outbuildings) in a good state of repair, and will it be so maintained? | YES |
| Organised activities, events, and functions in and away from The Hall: | |
| Coffee Mornings, Show Nights, Table Top Sales. Please see page 94 of the policy wording and refer any excluded activities to us. | |
| Is any part of the property including outbuildings let to a third party on a long term basis? | NO |
| <i>No part of the hall is let to a third party on a long term basis.</i> | |
| Are you responsible for any playing fields, playgrounds or sports grounds? | NO |
| <i>The Commemoration Hall Trustees are not responsible for any playing fields.</i> | |
| Do you own a ride on Lawnmower? | N/A |
| Is the Lawnmower driven on public roads? | N/A |
| Method of Heating that is used at the Hall? | Gas-fired condensing boiler (installed 2020) - hot water radiators. No portable appliances. |
| Does the Hall have a lift, industrial boiler or wind turbine? | NO |
| Have you achieved a Hallmark/Keystone Level? | Level 2 |
| An Employer Reference Number (ERN) is given to every business that registers with HM Revenue and Customs as an employer. | |
| Do you have an ERN? | NO |
| Employer Reference Number (ERN) ? | |
| Reason for ERN Exemption? | NO PAID EMPLOYEES OR PAYMENTS UNDER THRESHOLD |
| Date last rebuild cost assessment was carried out | 23/12/2022 |

Underwritten by, Aviva Insurance Limited Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
 Authorised and Regulated by the Financial Conduct Authority (FCA).

Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.