

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

web: www.villageguard.com
email: insurance@alliedwestminster.com

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: **VH 88/0047440/BS73645** MASTER POLICY NUMBER: **100723922BDN**
Insurer: **Aviva, except for Legal Expenses (if selected), covered by DAS**

Insured Name:	Strumpshaw Parish Council	Adjustment Schedule
Hall Name:	Strumpshaw Community Hall	
Effective Date:	24/05/2023	Expiry Date 11/05/2024
Risk Address:	Strumpshaw Community Hall Mill Road Strumpshaw Norwich NR13 4FS	Business Description: Village Hall

ADJUSTMENT PREMIUM DETAILS

Adjustment Premium Net:	£107.21	Total Payable: £120.08
Insurance Premium Tax:	£12.87	
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)	£639,758	Excess: £250
Oil Tanks and Contents	Not Insured	
Buildings All Risks	Yes	Excess: £250
Subsidence	Yes	Excess: £1000
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)	£20,000	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	£7995	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
NONE	£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
NONE	£0
# 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:	Not Insured
Money and Assault:	£0.00
Loss of Revenue	Not Insured
...Indemnity Period (Months)	N/A
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	Not Insured
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.

APPLICABLE ENDORSEMENTS

1. Long Term Undertaking
2. Increased Flood Excess (All Risks)
3. Property Damage Section - Basement Flooding Exclusion
4. Employers Liability and Public and Products Liability Section
5. Waiver of Average and Sum Insured Amendment
6. Special Endorsement - Defibrillators
7. Public and Products Liability Section - Defibrillators
8. Public and Products Liability Section - Libel and Slander Extension
9. 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 12/05/2021 to 11/05/2026. 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. Increased Flood Excess (All Risks)

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £2,500.

For the purpose of this endorsement 'storm' is specifically defined as water entering The Premises from, at, or below ground level.

3. Property Damage Section - Basement Flooding Exclusion

We will not indemnify You in respect of Damage caused by or resulting from storm or flood to Property Insured stored in any basements of The Premises.

4. Employers Liability and Public and Products Liability Section

We will not provide indemnity in respect of the activities of Strumpshaw Parish Council other than activities arranged through the sub-committee of Strumpshaw Parish Council running the hall.

5. 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

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

6. 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.

7. 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.

8. 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.

9. 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: <i>Jen Hazelton</i>	Date:
		31/05/2023

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.