

## Your policy schedule

For:

**Dornoch & District Community Association  
(DADCA)**

Prepared by: Ms Geraldine Twaites  
Date: 18 February 2019

## Introduction

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Please contact us if you spot any errors or have any questions.

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

**1. Basic information**

Who holds the policy and the dates it will be active

**2. Statement of Fact**

The statements that you must comply with in order for your cover to be valid

**3. Our Understanding of You**

The facts on which we have based this policy

**4. Lines of cover applying**

A list of the proposed lines of cover

**5. Noted interests**

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

**6. General notes**

Notes on how we will apply the policy and manage your information

**7. Claims contact information**

The numbers to call if you need to make a claim

## 1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

<b>Insured:</b>	Dornoch & District Community Association (DADCA)		
<b>Address:</b>	Rubham Beag, Embo Street		
	Dornoch		
	Sutherland		
	IV25 3PW		
	United Kingdom		
<b>Policy number:</b>	XAO1220630403		
<b>Terrorism policy number:</b>			
<b>Current year of cover:</b>	01 April 2019	to:	31 March 2020
<b>Period of cover:</b>	01 April 2019	to:	31 March 2020
<b>Premium (Incl. IPT):</b>	£1,551.44		
<b>Engineering Inspection fee (Incl. VAT):</b>	£Nil		

## 2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- If you work with children or vulnerable adults, you have a safeguarding policy, you DBS check everyone who works with them and you keep all relevant safeguarding records for 25 years.
- You do not knowingly export products to the USA or Canada.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

Statements you must comply with in order for your Material damage cover to be valid:

- Each of your properties are in a good state of repair and complies with all relevant health, safety and fire regulations.
- None of your properties or their surrounding areas have ever suffered from flooding.
- None of your properties have previously suffered from, or show any visible signs of damage from subsidence, landslip or ground heave. Also none are adjacent to any property which has suffered from any such incidents.
- All of your properties are constructed of less than 25% combustible materials, and none hold listed status

Statements you must comply with in order for your Financial and administration liability cover to be valid:

- You do not provide any professional services that earn a commercial fee.

### 3. Our understanding of you

Your purpose:	To establish and maintain a community building in Dornoch and to help promote and encourage voluntary groups and individuals active within the Dornoch area.
Description of your services and activities:	You are responsible for the running of a social club with a footfall of C9,000 per year. The hall is used by third party groups to run activities such as indoor bowls, yoga and Pilates, dance, arts & crafts. You also organise community activities. These include: 2 x monthly community markets between May and Sept. Stalls include locally grown produce, second hand books, arts & crafts, knitwear; An annual Book Fair held over a weekend in June. Books are donated with profits going to the refurbishment of the hall. An annual Art Exhibition- held over 2 weeks in summer. Local crafts people will sell a wide variety of goods, including clothing, tweed toys, jewellery, painting etc; Festival week, held in Aug. Activities include a fun day, Ceilidh, family beach fun run; Fibre Fest, held over a weekend in March- celebrating fibre and woollen crafts with workshop sessions, discussions and refreshments; Bi monthly car boot sales; Annual Christmas Fayre; Annual Bonfire night and Hogmanay events.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£51,798.00
Total projected gross wagheroll for the year:	£0.00
<b>IMPORTANT:</b>	If either of the above two figures have increased by more than 10% for the current year of cover, please contact us so we can update your policy.
Your last declared number of full time equivalent volunteers:	1
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>• Full time equivalent means; How many full time volunteers you would have, based on a 35 hour working week</li> <li>• If you have less than 35 hours a week from all of your volunteers, the above figure has been rounded up by us to 1</li> </ul>

General conditions that apply to your policy:
<p><b>IMPORTANT:</b></p> <p>You have confirmed to us that you comply with the Conditions listed below. If you become non-compliant with any of these Conditions you must tell us as it will affect your ability to claim under this policy.</p> <ol style="list-style-type: none"> <li>1. You are a UK based charity or not-for-profit organisation that uses its surplus revenue to achieve its published goals, and does not distribute the surplus to any employee, director, member or shareholder</li> <li>2. You do not have a permanent base abroad, or transfer funds to, or carry out activities in any countries currently subject to Sanctions</li> <li>3. You are not based in Northern Ireland</li> </ol>

4. You are not part of a political, lobbying or campaigning group
5. Your organisation is not a Leisure Complex Facility, a Student Union, a National Park, a Credit Union or a member of the National Association of Special Schools
6. You have never been declined, cancelled, refused to renew or had special terms applied to any application of yours for insurance covering any aspects of the proposed Policy
7. None of your buildings insured under this policy have a thatched roof
8. You risk assess all your key activities and job roles
9. You abide by any rules, guidelines or advice that is given to you by any relevant authority, such as:
  - a Local Authority
  - the Health and Safety Executive, or
  - a national body that champions or governs your activities
10. You keep a permanent record of your assessments, training and inspections
11. Your total income is under £500,000
12. Your total gross wage-roll is under £250,000
13. You have not made claim over £1,000, or 2 or more smaller claims in the last three years

Further conditions that apply to your policy:

**IMPORTANT:**

Within each Part of cover in this schedule you may find further Conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these Conditions by Part of cover, you must tell us as it will affect your ability to claim under this policy.

## 4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Insured / Not insured
PART A: Material damage	Insured
PART B: Business interruption	Insured
PART C: Works in progress – 'all risks'	Not Insured
PART D: Money	Insured
PART E: Computer	Not Insured
PART F: Public liability	Insured
PART G: Hirers' liability	Insured
PART H: Employers' liability	Not Insured
PART I: Libel and slander	Not Insured
PART J: Professional negligence	Not Insured
PART K: Financial and administration liability	Insured
PART L: Motor	Not Insured
PART M: Motor legal expenses and uninsured loss recovery	Not Applicable
PART N: Inspection contract	Not Insured
PART O: Plant protection	Not Insured
PART P: Deterioration of stock	Not Insured
PART R: Personal accident	Insured
PART S: Business travel	Not Insured
PART T: Legal expenses	Not Insured
PART U: Terrorism	Not Insured

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excesses** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If you have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

## Part A – Material damage

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

Premises 1	
Address:	Schoolhill, School Hill, Dornoch, Sutherland, IV25 3PF, United Kingdom
Subsidence insured:	Yes

Buildings cover		
Building sum insured:	£743,308.11	
Basis of cover:	Reinstatement	
<b>Excess</b>	Theft & Accidental Damage:	£100.00
	Subsidence:	£1,000.00
	Any other cause excluding fire, lightning & explosion:	£250.00

Contents cover				
Category of contents cover:	Item description:	Sum Insured:	Basis of cover:	Excess:
Furniture, fixtures, fittings and tenants improvements	Tables, chairs, stage, cinema equipment	£13,075.00	Reinstatement	Theft & Accidental Damage: £100.00
				Subsidence: £1,000.00
				Any other cause excluding fire, lightning & explosion: £250.00

Operative endorsements	
See the Endorsements section of your policy document for details of these operative endorsements:	1, 2, and 3
	7 (for Buildings cover)
	8 (for Buildings cover)
	10
Endorsement title:	Endorsement wording:



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11. Limit of Liability applicable to parts A, B, C, D and E	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.
None	None

## Part B – Business interruption

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

<b>Properties cover applies to:</b>	• Schoolhill, School Hill, Dornoch, Sutherland, IV25 3PF, United Kingdom		
Business interruption element of cover:	Maximum indemnity period:		Sum insured
1. Loss of gross revenue	12	Months	£20,000.00
2. Loss of rent receivable	0	Months	£Nil
3. Additional expenditure	0	Months	£Nil

Excess	
Excess:	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	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.
None	None

## Part D – Money

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Element of cover:	Limit any one loss:
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(d)(i) and 2(d)(ii):	£250,000.00
2. Loss of other <b>money</b> :	
(a) in transit in the custody of any <b>director</b> or <b>employee</b> or in transit by registered post (limit £250)	£5,000.00
(b) in a bank night safe	£5,000.00
(c) in private residence of any <b>director</b> or <b>employee</b>	£250.00
(d) in the premises	
(i) in the custody of or under the actual supervision of any <b>director</b> or <b>employee</b>	£5,000.00
(ii) in locked safes or strongrooms	£5,000.00
(iii) in locked receptacles other than safes or strongrooms	£250.00
Personal injury:	as stated in section 2.2

Excess		
Excess:	£50.00	each and every loss

Operative endorsements	
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	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.
Extension of Money cover to Volunteers	The definition of Employee under General Definitions has been extended to include Volunteers

## Part F – Public liability

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Limit of indemnity:	£10,000,000

Excess	
Excess:	£Nil

Specifically declared events covered by your Public liability cover
Festival week
Fireworks Night
Hogmanay Street Party

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	Section 2 - Cover Section 2 a) is amended as follows: a) accidental Injury to any person other than an <b>employee</b>

## Part G – Hirers’ liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Limit of indemnity:	£2,000,000.00

Excess		
Excess:	£100.00	for damage to premises or contents other than by fire or explosion

Conditions applicable to this part
<ol style="list-style-type: none"> <li>1. Your projected fee income from hires is less than £5,000 for the year</li> <li>2. You have a written hire agreement in place which does not makes the Hirer responsible for bodily injury, illness, disease (including death) beyond common law</li> <li>3. The written agreement limits the Hirer’s responsibility for damages to the Premises or its Contents to £1,000,000 for any one claim</li> <li>4. The written agreement is signed by the Hirer and retained by yourselves</li> <li>5. You DO NOT require cover for the Hirer’s liabilities arising from bouncy castles, inflatables or contact sports</li> </ol>

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

## Part K – Financial and administration liability

Long term agreement	
Long term agreement active:	Not available
Long term agreement expiry date:	Not applicable

The cover		
Section 2C - Crime	Limit of Indemnity:	£50,000.00
	<b>Excess</b>	£1,000
	Retroactive date for sections: <ul style="list-style-type: none"> <li>• 2C.2 Computer fraud by third parties</li> <li>• 2C.4 Forgery</li> <li>• 2C.5 Funds transfer fraud</li> <li>• 2C.9 Paper currency</li> </ul>	01 April 2019

Conditions applicable to this part
<ul style="list-style-type: none"> <li>• You are UK registered charity or not-for-profit organisation with no overseas assets or representation</li> <li>• In respect of any of the liabilities to be covered under the proposed policy you or any Insured Person has not been the subject of any Claim (including Employment Claim) whether successful or not during the last 5 years.</li> <li>• In the last 5 years you or any Insured Person have not been the subject of an Investigation by any Official Body or institution.</li> <li>• After enquiry of Insured Persons you are not aware of any fact, circumstance, allegation or incident that might give rise to a Claim under the proposed policy.</li> <li>• You have never had any insurer decline, cancel, refuse to renew or apply special terms to any application of yours for insurance covering any aspects of the proposed policy</li> <li>• You are not a school or college</li> <li>• In your latest report and accounts you have declared a positive net worth (total assets exceed total liabilities) and no loss that was not previously budgeted for</li> <li>• A qualified accountant reviews your accounts at least annually</li> <li>• Duties are segregated so that no one person exercises control over signing cheques, issuing instructions for disbursement of assets or funds, fund transfer procedures and investments</li> <li>• There is NO password protection on access to all your computer systems and changes to passwords are NOT made at least every 90 days</li> <li>• All computers use automatic time locks if left unattended</li> <li>• Any <b>professional services</b> that you provide to third parties do <u>not</u> earn you fees except income that amounts to reimbursement of your direct expenses or a grant or other form of funding from a public authority (see the General Definitions section of your policy document for the definition of <b>professional services</b>). <b>Professional services</b> are provided in accordance with your charitable or <b>not-for-profit</b> purposes (see the General Definitions section of your policy document for the definition of <b>not-for-profit</b>).</li> <li>• Professional services are provided in accordance with your charitable or not-for-profit purposes (see page 11 of your Policy Document for the definition of Not-for-profit)</li> </ul>

- You do not provide any of the following:
  - Legal or investment advice
  - Services regulated by the Financial Conduct Authority
  - Residential care
  - Medical services, treatment or advice

**Operative endorsements**

Endorsement title:	Endorsement wording:
None	None

## Part R – Personal accident

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover		
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 <b>business</b>
B	Trustees, committee members or non-paid directors	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>

Excesses	
Excesses:	Not applicable

Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	£20,000	£20,000	£20,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£20,000	£20,000	£20,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£20,000	£20,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£20,000	£20,000	£20,000
5. Permanent Partial Disablement	£20,000	£20,000	£20,000
6. Paraplegia	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000 if 1 is £50,000 or more, otherwise £Nil
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000 if 1 is £50,000 or more, otherwise £Nil



8. Temporary Total Disablement	£50	£50	£50
9. Temporary Partial Disablement	50% of 8	50% of 8	50% of 8
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

<b>Operative endorsements</b>	
Endorsement title:	Endorsement wording:
None	None

## 5. Noted interests

None currently noted

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## 6. General notes

### 1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

### 2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

### 3. Bonus and fee structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

## 7. Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	01252 387249 (out of hours Emergency: 0800 028 0336)
Business interruption		Email:	<a href="mailto:farnboroughpropertyclaims@uk.zurich.com">farnboroughpropertyclaims@uk.zurich.com</a>
Money		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works in progress			
Public liability	Liability Claims	Tel:	0800 917 7207
Employers liability		Email:	<a href="mailto:farnboroughnewliabilityclaims@uk.zurich.com">farnboroughnewliabilityclaims@uk.zurich.com</a>
Personal assault under Money		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Personal accident			
Financial and administrative liability			
Professional negligence			
Hirers liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			
Motor		Motor Claims	Tel:
		Email:	<a href="mailto:zmnewmotorclaims@uk.zurich.com">zmnewmotorclaims@uk.zurich.com</a>
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116

### General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>

### **Zurich Insurance PLC**

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance PLC is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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