

Select for Charities and Social Organisations

Your policy schedule

For:

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

Prepared by:
Date:

Mr Alex Kirby
02 November 2022

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.

If you spot any errors or have any questions, please do not hesitate to contact us on 0800 917 9531 or via email: Renewals.team@uk.zurich.com.

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 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.

Insured:	Dornoch & District Community Association (DADCA)		
Address:	Balloan House		
	Dornoch		
	Sutherland		
	IV25 3HS		
	United Kingdom		
Policy number:	XAO1220718253		
Terrorism policy number:			
Current year of cover:	01 October 2022	to:	30 September 2023
Period of cover:	20 October 2022	to:	30 September 2023
Premium (Incl. IPT):	£546.00		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Form Reference	MCOBCE06		

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 have 1 to 1 interactions with children or vulnerable adults you must have told us about the nature of these interactions.
- 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.

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 run a Village Hall with a footfall of C9,000 p/a. You hire to organisations, indoor bowls, yoga, Pilates, dance, arts & crafts & private individuals. You also have various sub committees running your services and reporting back to DADCA including a community allotment/orchard, you are aware that the individual plot holders are not covered on this policy. You facilitate a weekly youth café for children aged 11-18, run by the Highland Council under their insurance, all qualifications & PVG checks are in place. Activities include Xbox, games & crafts. You organise community events including: 2 x monthly community markets May-Sept. Stalls have their own insurance, Fibre Fest', a weekend event celebrating fibre & woollen crafts, with workshop sessions, discussions & refreshments; Monthly car boot sales in summer; Annual Christmas Fayre, all with approx 100 attendees. The larger event is a Fireworks Night which is included. Risk assessments are carried out by your sub committees.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£15,719.00
Total projected gross wage roll for the year:	£0.00
IMPORTANT:	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
NOTE:	<ul style="list-style-type: none"> Full time equivalent means; How many full time volunteers you would have, based on a 35 hour working week 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

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

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:	No

Buildings cover		
Building sum insured:	£889,394.96	
Basis of cover:	Reinstatement	
Excess	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, pool table and youth equipment, display cabinets, kitchen equipment, cutlery, crockery	£17,047.53	Reinstatement	Theft & Accidental Damage: £100.00
				Subsidence: £1,000.00
				Any other cause excluding fire, lightning & explosion: £250.00
TV, audio/visual equipment, photographic, alcohol, tools and gardening equipment	Cinema equipment-special spec chairs, projectors, sound system and dvd player, loop induction system	£18,358.72	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:	2, 3, 10
	8 (for Buildings cover)
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.

Part B – Business interruption

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

Properties cover applies to:	Address, 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.

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	
Fireworks Night	
Bouncy Castle use by hirers	
Hogmanay	

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	<p>Section 2 - Cover</p> <p>Section 2 a) is amended as follows:</p> <p>a) accidental Injury to any person other than an employee</p>
2. Communicable diseases - Public liability exclusion	<p>In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions:</p> <p>20. Communicable diseases</p> <p>any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:</p> <ul style="list-style-type: none"> a) a communicable disease; or b) the fear or threat (whether actual or perceived) of a communicable disease <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>However:</p> <p>i) clauses a) and b) of this exclusion do not apply in respect of:</p> <ul style="list-style-type: none"> 1) food or drink poisoning; or

	<p>2) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement)</p> <p>ii) clause a) of this exclusion does not apply to the occurrence of a communicable disease which, but for this exclusion, would be insured under this section, provided that:) clauses a) and b) of this exclusion do not apply in respect of:</p> <p>1) the liability of the insurer shall not exceed:</p> <p style="padding-left: 40px;">A) £50,000 in respect of any one incident; or</p> <p style="padding-left: 40px;">B) £250,000 in any one period of insurance</p> <p>2) the above-noted limits shall include all costs and expenses.</p>
<p>Extending cover for events with over 500 attendees</p>	<p>Part F - Public liability</p> <p>Section 2 - Cover</p> <p>2.9 Events</p> <p>Proviso a) is amended to read:</p> <p>a) The event has an attendance not exceeding 2,000 persons</p>

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

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

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 2A – Directors and officers liability	Limit of Indemnity:	£100,000.00	
		Notes: <ul style="list-style-type: none"> The Limit of Indemnity applies to all claims in the Aggregate in any one period of insurance 	
	excess:	£Nil	
Section 2B – Corporate liability	Limit of Indemnity:	£100,000.00	
	excess	excess applicable for professional services	£Nil
		excess applicable for all other Claims	£Nil

Conditions applicable to this part
<ul style="list-style-type: none"> You are UK registered charity or not-for-profit organisation with no overseas assets or representation 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. In the last 5 years you or any Insured Person have not been the subject of an Investigation by any Official Body or institution. 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. 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 You are not a school or college 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 A qualified accountant reviews your accounts at least annually 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 There is password protection on access to all your computer systems and changes to passwords are made at least every 90 days All computers use automatic time locks if left unattended Any professional services 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 professional services). Professional services are provided in accordance with your charitable or not-for-profit purposes (see the General Definitions section of your policy document for the definition of not-for-profit). Professional services are provided in accordance with your charitable or not-for-profit purposes (see page 13 of your Policy Document for the definition of Not-for-profit) You do <u>not</u> provide any of the following: <ul style="list-style-type: none"> Legal or investment advice Services regulated by the Financial Conduct Authority

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- | |
|--|
| <ul style="list-style-type: none">- Residential care- Medical services, treatment or advice |
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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:
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

Excesses	
Excesses:	Not applicable

Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death		£10,000	£10,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)		£10,000	£10,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech		£10,000	£10,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement		£10,000	£10,000
5. Permanent Partial Disablement		£10,000	£10,000
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		£100 per week	£100 per week
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

Operative endorsements	
Endorsement title:	Endorsement wording:

None	None
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5. Noted interests

None currently noted

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 by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich 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.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

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:

Type of Claim	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Money		Online Reporting:	https://propertyclaims.zurich.co.uk/link/portal/charity
Works in progress			For more information about making a property claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/property-insurance-claim
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	New claims: fnlc@uk.zurich.com General correspondence: zmflc@uk.zurich.com
Personal assault under Money		Online Reporting:	https://propertyclaims.zurich.co.uk/link/portal/charity
Personal accident			For more information about making a liability claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/liability-insurance-claim
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:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage) 0800 169 5772 (liability team)
		Email:	zmmotorclaimsoffice@uk.zurich.com https://motorclaims.zurich.co.uk/link/portal/charity
		Online Reporting:	For more information about making a motor claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/motor-insurance-claim
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)

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 or use our dedicated claims portals.
2. In the event of uncertainty, please call the relevant office for guidance.
3. Out of hours/Emergency Property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

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 and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.