

# Charity and Community Insurance renewal pack

## Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity and Community Insurance policy document and the updates notice in this pack. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your renewal.

If you need a copy of the policy documents, please contact your broker or visit [www.ecclesiastical.com/ME752](http://www.ecclesiastical.com/ME752)

### Premium details

Premium: **£1,446.72**

This is made up of a premium of £1,315.20 plus Insurance Premium Tax of £131.52.

### Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
General cover	Section 4 Liabilities

### Policy number

02/CBP/0084678

### Date of issue

10 April 2017

### Insured

The Members for the Time Being of The Sweet Adelines Barbershop Chorus and Prospective Members

### Business description

Association of Barbershop and Harmony Singers

### Period of insurance

1 May 2017 to

30 April 2018

### The policy document

If you need a copy of the policy documents, please contact your broker or visit

[www.ecclesiastical.com/ME752](http://www.ecclesiastical.com/ME752)

Policy number **02/CBP/0084678**

Date of issue **10 April 2017** Effective from **1 May 2017**

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### General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

### Section 4 Liabilities

#### Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£5,000,000	£350

#### Liabilities clauses

##### Ushers or Doormen

WE will indemnify at your request any friend or relative of a member of the Sweet Adelines who is assisting at any show as usher or doorman against legal liability in respect of which YOU would have been entitled to indemnity under this policy if the claim had been made against YOU.

##### C4093 Member to Member Liability

It is agreed that if any claim is made upon any member of the INSURED by any other member and the claim is such that if made against YOU YOU would be entitled to indemnity under this policy WE will in the terms of and subject to the limitations of Cover 2 public liability indemnify the said member of the INSURED in respect of such claim

Provided that:-

(a) such member is not entitled to indemnity under any other policy or policies

(b) such member shall as though he/she were the INSURED observe fulfil and be subject to the terms conditions and endorsements of the policy so far as they can apply

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### Glossary

#### Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

#### Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

#### First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

#### Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

#### Insured's own vehicles

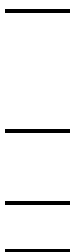
These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

#### Excesses

The excess is the amount you would have to pay towards any loss.

#### Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.





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## Changes to your policy



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### Changes to your policy

We have updated your policy which includes a number of changes. Any significant changes to the policy are summarised in this document.

Please check your policy schedule to confirm the sections that apply to you. If you have any questions, please contact us or your broker.

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### Insurance Act 2015

The Insurance Act 2015 significantly changed insurance law. We already adhered to many of the principles contained in the Act but have now updated your policy wording to fully reflect our stance. The main changes are as follows:

#### General condition changes

We have updated two conditions, as summarised below, to reflect the actions we might take if you misrepresent a risk to us, or you, or someone acting on your behalf makes a fraudulent claim. If your policy did not previously include these conditions, they have now been added.

#### Policy voidable condition

If your policy included a Misrepresentation condition this allowed us to cancel your policy from inception following discovery of a misrepresentation by you of the risk to be insured.

We have updated this condition, including renaming the condition to 'Policy voidable', to reflect the actions we may take if you fail to make a fair representation of the risk to us. A differentiation is now made between deliberate or reckless misrepresentation, where we may cancel the policy, and unintentional (but not reckless) misrepresentation where we will take into account the action we would have taken if you had made a fair representation of the risk to us.

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#### Fraudulent claims condition

If your policy included a Fraudulent claims condition this previously allowed us to cancel your policy from inception following discovery of a fraudulent claim.

We have updated this condition to reflect the actions, in addition to cancellation, which we may take if you or a person acting on your behalf makes a fraudulent or exaggerated claim. If we choose to cancel your policy we will only do so from the date of the fraudulent act.

These wordings are detailed in full in the general conditions section of your new policy booklet. Please read the Policy voidable and Fraudulent claims conditions and contact us if you have any queries.

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## **Basis of contract clauses**

The Insurance Act banned the use of basis of contract clauses which turned information you provided to us at new business or renewal into the terms of cover. In response to the Act we have removed any reference to a basis of contract clause.

## **Condition precedent to liability**

Where we use this term, we have now defined our intention. The definition clarifies that your claim will not be paid if you fail to comply with a condition, but only if non-compliance with the condition is material to the loss.

The Insurance Act banned the use of warranties. Warranties required absolute compliance in order for a claim to be paid even if the warranty was not relevant to the loss. If your policy included warranties these have now been replaced with conditions precedent to liability.

## **Other changes**

The following updates apply unless your wording had already been reprinted and updated to this effect.

### **General conditions**

We have added general conditions relating to Sanctions and Assignment.

The new Sanctions condition confirms that we comply with laws and regulations of the European Union, United Kingdom or United States of America and that we will not provide benefits under this policy where we would be exposed to any sanction, prohibition or restriction under such laws.

The new Assignment condition states that you must not assign any of the rights or benefits under your policy without our prior written consent.

The existing Law applicable and Rights of third parties wordings now form part of the general conditions section.

### **General exclusion changes**

The Radioactive contamination general exclusion has been updated to additionally exclude loss or damage caused by nuclear, chemical, biological, bio-chemical or electromagnetic weapon.

The general exclusion of War has been simplified.

### **Property damage extensions**

We have clarified that other than where specifically stated, extensions to the Property damage section do not increase our liability beyond the sums insured.

### **Property damage exclusion changes**

The insurable events of Riot and Malicious persons now exclude damage occasioned by confiscation or destruction or requisition by order of the government or any public authority. This exclusion has been moved from the General War exclusion.

We have updated our electronic risks exclusion and have applied this to all of our policies. If your policy contained an electronic risks exclusion this has been replaced with a clearer wording. Other changes have been made to clarify that damage arising out of misinterpretation, use or misuse of data and damage arising from operator error in respect of data is now excluded.

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## **Terrorism**

We have updated the general exclusion, including the addition of a new definition applying for England, Scotland and Wales.

## **New policy section**

If your policy contained the option to insure against Terrorism this has now been added as a separate section of cover to your policy booklet. In line with this change, any insurable event for Terrorism, including any extensions for 'non-certified' Acts of Terrorism, in other policy sections has been removed. Where an act is not certified as an Act of Terrorism, damage would be considered under the property, business interruption or other applicable sections of the policy. Your schedule will show if you have chosen to include the new section of cover.



