

Select for Charities and Social Organisations

Your policy schedule

For:

Swavesey Camera Club

Date: 14th January 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 3 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.

The schedule is made up of five 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. Lines of cover applying**

A list of the operative lines of cover

- 4. General notes**

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

- 5. 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 and this policy schedule should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	Swavesey Camera Club		
Address:	39 West Street		
	Over		
	Cambridge		
	Cambridgeshire		
	CB24 5PL		
	United Kingdom		
Policy number:	XAO1220816223		
Terrorism policy number:	Not Applicable		
Current year of cover:	1st February 2022	to:	31st January 2023
Period of cover:	1st February 2022	to:	31st January 2023
Premium (Incl. IPT):	£96.00		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Module Number	MCOBCD05		

2. Statement of fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

Facts about your organisation:

- You are a charity or not-for-profit organisation
- Your annual turnover is under £100,000
- You operate only in the United Kingdom
- You do not have any trading subsidiaries
- You do not send any goods or money outside of the UK
- You have at least 3 people managing your organisation (such as committee members or trustees)
- You do not provide formal qualifications, quality marks, legal or investment advice
- You do not provide medical services, other than providing a support group or signposting to information and support services
- You are not registered with Ofsted or the Financial Conduct Authority
- You are not registered with the Care Quality Commission (or Scottish, Welsh or Northern Irish equivalent)
- You have never been investigated by an official body
- Your activities and services do not involve politics
- All services you provide are for your charitable or not-for-profit purpose
- Your assets are worth more than your liabilities
- You have not ignored recommendations from any independent review of your accounts

Facts about your risk management:

- You will update and maintain risk assessments for your activities and job roles, whilst you are insured with us
- You will keep records of assessments, training programmes and inspections, whilst you are insured with us
- You are not responsible for any inflatable play equipment which is not covered by another Public Liability policy
- You do not have any items that are stored outside or hired-in from a third party
- Your employees and/or volunteers do not have contact with Children* or Adults At Risk** in a 1-2-1 unobserved or unsupervised situation

**A 'Child' is anyone under the age of 18 years old*

***An 'Adult At Risk' is anyone aged 18 or over who is in need of care and support regardless of whether they are receiving them and because of those needs, may be unable to protect themselves against abuse or neglect*

Facts about your insurance history:

- You have not made more than £3,000 of claims in the last 3 years
- You have never been declined or refused insurance
- You have never had insurance cancelled or special terms applied
- You are not aware of any situations prior to purchasing this policy, which might cause a claim

Facts about any events* you organise:

- None of your events are festivals, or last longer than one day
- You do not hold any events which have more than 500 attendees at any one time
- You do not hold events more than 12 times a year
- You do not organise any events which include bonfires or firework displays
- You do not allow commercial organisations to attend your events unless they have their own Public Liability insurance

**Events are gatherings organised by you, such as fundraising activities, summer fetes, etc. We would not consider regular meetings or business activities to be events.*

Facts about your activities and services:

- You do not charge a fee for counselling, training, consulting, advice, design or specification
- You have no more than 250 service users per week
- You receive no more than 150 volunteer hours per week
- You are not responsible for more than 15 acres of land
- You are not responsible for any lakes, watercourses, harbours, bridges, piers or sea defences
- You do not carry out any activities on or in water
- You do not work in any of the following environments; aviation, aerospace, airside, energy production
- You do not maintain or use any vehicles on railway tracks
- You do not work with asbestos or silica
- You do not dispose of, burn, or recycle waste
- You do not foster, rehome, rescue or provide care for animals
- You do not provide accommodation services or overnight trips for service users
- Your activities and services do not involve any of the following:
 - Activities, services or tasks of a physical nature
 - Management of trees
 - Growing plants, flowers or vegetables
 - Litter picking
 - Use of hand-held electric power tools
 - Use of petrol driven or wheeled machinery other than non ride on lawn mowers, petrol trimmers, edgers or brush cutters
 - Building construction activities or working at heights
 - Working with offenders, or ex-offenders
 - Importing, modifying, or repairing products
 - Selling electrical items
 - Loaning or hiring out electrical items that are not PAT tested
 - Motor cycles or cars
 - Use of weapons
 - Archery, athletics, basketball, cricket, cycling, football, gymnastics, iceskating or trampolining
 - Contact sports, winter sports or adrenaline sports
 - Rock climbing, mountaineering, hang-gliding, scuba or skin diving, potholing, caving or racing

- You are not any of the following:
 - *Adventure Playground*
 - *Leisure Trust*
 - *National Park*
 - *Outdoor Activity Centre*
 - *Leisure Centre*
 - *Dance School*
 - *BMX/skatepark*
 - *Healthsuite*
 - *Youth Club*
 - *Car Share Club*
 - *Spa*
 - *Housing Association*
 - *Playzone*
 - *Gym*
 - *Tenant's Management Organisation*
 - *Student Union*
 - *Credit Union*
 - *Street Play Organisation*
 - *National Association of Special Schools (NASS)*
 - *Religious Organisation that delivers worship, teaching or pastoral care*
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- You do not provide any of the following services:
 - *Search and rescue*
 - *First responder*
 - *4x4 responder*
 - *Community fridge*
 - *Library of things*
 - *Timebank*
 - *Baby bank services*
 - *Foodbank, food re-distribution service, or food parcel delivery service*

3. 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	Not 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	Not Insured
PART H: Employers' liability	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:	Not available
Long term agreement expiry date:	Not applicable

Contents cover		
Item description:	Sum Insured:	Excess:
All contents items	£25,000.00	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 and 3
	6 (for Contents 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.
12. Increase in computer limits	Item 'f' under exclusion '15. Property excluded' is removed.

Part D – Money

Long term agreement	
Long term agreement active:	Not available
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 money :	
(a) in transit in the custody of any director or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000.00
(b) in private residence of any director or employee	£250.00
(c) in the premises	
(i) in the custody of or under the actual supervision of any director or employee	£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.

Part F – Public liability

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

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

The cover	
Limit of indemnity:	£5,000,000

Excess	
Excess:	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
1. 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> <p>a) a communicable disease; or</p> <p>b) the fear or threat (whether actual or perceived) of a communicable disease</p> <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> <p>1) food or drink poisoning; or</p>

	<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:</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>
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Part H – Employers' liability

IMPORTANT: If at the start of this policy you had no employees, but during the year of cover you acquire some, you must let us know. This is so that we can enable you to meet your statutory requirements for declarations to the Employers' Liability Tracing Office (ELTO).

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

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

Excess	
Excess:	£Nil

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	
		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	
	Excess	excess applicable for professional services	£Nil
		excess applicable for all other Claims	£Nil
Section 2C - Crime	Limit of Indemnity:	£Nil	
	excess	£1,000	
	Retroactive date for sections: <ul style="list-style-type: none"> 2C.2 Computer fraud by third parties 2C.4 Forgery 2C.5 Funds transfer fraud 2C.9 Paper currency 		Not applicable

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

Part R – Personal accident

Long term agreement	
Long term agreement active:	Not available
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 business
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	£10,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£10,000	£10,000	£10,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£10,000	£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	£10,000
5. Permanent Partial Disablement	£10,000	£10,000	£10,000
6. Paraplegia	£Nil	£Nil	£Nil
7. Quadriplegia	£Nil	£Nil	£Nil
8. Temporary Total Disablement	£100 per week	£100 per week	£100 per week
9. Temporary Partial Disablement	£50 per week	£50 per week	£50 per week
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks

Deferment Period – temporary disablement	0 days	0 days	0 days
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Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

4. 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.

5. 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:	0800 028 0336
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Computer		Online Reporting:	https://propertyclaims.zurich.co.uk/link/portal/charity
Money			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://liabilityclaims.zurich.co.uk/link/portal/charities
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			
Hirer's liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			

Motor	Motor Claims	Tel: Email: Online Reporting:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage) 0800 169 5772 (liability team) zmmotorclaimsoffice@uk.zurich.com https://motorclaims.zurich.co.uk/link/portal/charity 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
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

DAS Head and Registered Office:

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 Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.