



Events - Fireworks - Entertainment - Leisure

Insurance Policy Document



*Insurance Experts Ltd
Coverholder at Lloyds*

Experienced professionals underwriting on behalf of insurers



Endorsement Schedule

Policy Number: UMR:B6991SCO2015S01/2626/1

POLICYHOLDER

Name of Insured: . Society for Creative Anachronism (SCA) UK CIC

Postal Address: 27
South Road
Lancaster
Lancs.
LA1 4XJ

Occupation Insured: Event or Conference Organiser

POLICY PERIOD

Period of insurance: From 01-08-2017 00:00 to 31-07-2018 00:00. Both days inclusive

PREMIUM DETAILS

Transaction Premium £0.00

IPT* £0.00

Document Fee £0.00

Amount due £0.00

*Insurance Premium Tax

ADMINISTRATOR



Insurance Experts Ltd

Coverholder at Lloyds, underwriting on behalf of the insurer

Incorporating the trading styles of Beech Tree Entertainment and Clarity Event Insurance

INSURER



DTW 1991 Underwriting Ltd on behalf of Syndicate 1991



RISK LOCATIONS

- Referred to throughout this Schedule as 'Location 1,2,3...' or 'All Locations'
- In addition, unless cover relates only to the premises stated hereunder, the policy includes Territorial limits defined as Great Britain, Northern Ireland, Isle of Man and the Channel Islands (unless shown otherwise under the Endorsements section of this Schedule).

Location 1

27
South Road
Lancaster
Lancs.
LA1 4XJ

Location 2



SECTIONS COVERED**Section 1 | Location 1 | Property Loss/Damage caused by fire, theft, etc (see policy wording)**

Sum Insured	Interests Insured / Notes
Not Insured	Subsidence, Landslip and Heave
£0	Terrorism causing loss or damage
£0	Buildings
£0	Landlord's Fixtures and Fittings
£0	Tenants improvements
£0	Rent receivable (12 months indemnity)
£0	Rent payable (12 months indemnity)
£0	Stock (for sale). Include other types of stock in Contents
Excesses	
£250	Each and every loss
£1,000	Each and every subsidence loss (if covered)

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

It is hereby noted and agreed that this section shall benefit from the same degree of cover as affected by section 9 herein ("All Risks").



SECTIONS COVERED Cont/d..

Section 2 | All locations | Business Interruption caused by section 1 perils of fire, etc., resulting in a downturn in turnover and a consequential loss of gross profit (see policy wording)

Sum Insured	Interests Insured / Notes
£0	Loss of Gross Profit for a period of 12 months (indemnity period)
£0	Increase In Cost Of Working for a period of 12 months (indemnity period)
	Note: the above Increase In Cost Of Working (ICOW) item is an alternative to full Loss of Gross Profit cover. If the above loss of profit item is insured there is no need to insure for ICOW because such costs are part of the loss of profit cover.

Excesses

£250	Each and every loss
£1,000	Each and every subsidence loss (if covered)

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 3 | All locations | Money & Personal Assault: Loss of money (cash, cheques, etc – as defined) and or related personal assault (see policy wording)

Sum Insured	Interests Insured / Notes
£0	Limit any one loss of money (as defined)
	Note: related Personal Assault cover is defined and detailed by the policy wording herewith

Excesses

£250	Each and every loss
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Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



SECTIONS COVERED Cont/d..

Section 4 | Location 1 | Glass

Sum Insured	Interests Insured / Notes
£0	Limit any one loss
Excesses	
£250	Each and every loss

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 5 | All locations | Employers Liability resulting from employers health and safety legal responsibilities towards employees (see policy wording)

Sum Insured	Interests Insured / Notes
£10,000,000	Limit of indemnity each and every occurrence
	Estimates of payments made upon which premium is based and against which the deposit premium will be adjusted at year end (except for Woodlands owner for which there is no adjustment).
	Clerical & Sedentary work £0
	Manual work at premises inc shop assistants £10
	Manual work not at premises £0
	Note: see definition of 'employee'. This can include helpers being directed in the manner in which they perform their work, even when there is no 'written' contract of service

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



SECTIONS COVERED Cont/d..

Section 6a | All locations | Public Liability | Resulting from legal injury and damage responsibilities towards the public (see policy wording)

Limit	Interests Insured / Notes
£5,000,000	Limit of indemnity each and every occurrence
Not Insured	Terrorism limit of indemnity each and every occurrence and in the aggregate any one policy period

Excesses

£500	Each and every property damage claim
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Annual Turnover UK	£4,500
Annual Turnover Europe	£0
Annual Turnover USA and Canada	£0
Annual Turnover Rest of the World	£0

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 6b | All locations | Property Owners Liability | Resulting from legal injury and damage responsibilities towards the public, as a consequence of property defects (see policy wording)

Limit	Interests Insured / Notes
Not Insured	Limit of indemnity each and every occurrence
Not Insured	Terrorism limit of indemnity each and every occurrence and in the aggregate any one policy period

Excesses

£500	Each and every property damage claim
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Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



SECTIONS COVERED Cont/d..

Section 7 | All locations | Products Liability | Resulting from legal injury and damage responsibilities towards the public, as a consequence of product defects (see policy wording)

Limit	Interests Insured / Notes
£5,000,000	Limit of indemnity each and every occurrence and in the aggregate any one policy period
Excesses	
£500	Each and every property damage claim Estimates of turnover to be received under the following headings and upon which premium is based and against which the deposit premium will be adjusted at year end (except for Woodlands owner for which there is no adjustment).
	Annual Turnover UK £4,500
	Annual Turnover Europe £0
	Annual Turnover USA and Canada £0
	Annual Turnover Rest of the World £0

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 8 | All locations | Deterioration of Refrigerated Stock | Caused by breakdown / failure of electricity supply (see policy wording)

Sum Insured	Interests Insured / Notes
£0	Refrigerated stock
Excesses	
£50	Each and every loss

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



SECTIONS COVERED Cont/d..

Section 9 | Location 1 | General ALL RISKS Loss/Damage | Caused by any accidental cause rather than just fire, theft and other specified perils (see policy wording)

Sum Insured	Interests Insured / Notes
Not Insured	Subsidence, Landslip and Heave
Not Insured	Terrorism causing loss or damage
Not Insured	Buildings
Not Insured	Landlord's Fixtures and Fittings
Not Insured	Tenants improvements
Not Insured	Rent receivable (12 months indemnity)
Not Insured	Rent payable (12 months indemnity)
Not Insured	Stock (for sale). Include other types of stock in Contents
£0	General Contents (plant, machinery, shelving, desks, etc)
£0	Electrical Contents (computers, etc., inside your premises)
£0	Equipment (whilst inside your premises) Note: contents, plant, machinery and equipment away from your premises must be covered under the All Risks section or the Goods-in-Transit section, or under a separate policy
Excesses	
£250	Each and every loss
£1,000	Each and every subsidence loss (if covered)

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 9a | All Locations | Equipment ALL RISKS Loss/Damage | Caused by any accidental cause rather than just fire, theft and other specified perils (see policy wording)

	Sum Insured
Equipment UK	£0
Equipment Europe	£ 0
Equipment Worldwide	£ 0

Note: cover applies whilst at the business premises and anywhere else within the Territorial Limits of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Excesses

£250	Each and every loss
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Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



SECTIONS COVERED Cont/d..

Section 10 | All Locations | Book Debts | Caused by loss / damage of your credit records by an insured peril, resulting in your inability to collect the debts (see policy wording)

Sum Insured	Interests Insured / Notes
£0	Maximum debts outstanding at any one time
Excesses	
£250	Each and every loss

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.

Section 11 | All Locations | Loss/damage to GOODS-IN-TRANSIT | An 'all risks' cover at cost price of goods carried (see policy wording)

Limit	Interests Insured / Notes
£0	Limit any one load (at cost value)
£0	Total cost value of goods transported over 12 month period
Excesses	
£250	Each and every loss

Endorsement(s) may apply to this policy, please refer to the Endorsement Section hereunder.



ENDORSEMENTS

The following endorsements apply to this policy:

Clause	R0042	Territorial Limits EEA/EU
		It is hereby noted and agreed that the policy schedule and the following policy sections are amended in respect of Territorial Limits.
		Section 5 Employers Liability
		Section 6a Public Liability
		Section 7 Products Liability
		Section 9a Equipment All Risks
		The Territorial Limits are amended to read member countries of the EEA (European Economic Area) and the EU (European Union).
		No additional premium is payable in this respect but any additional turnover relating to such trips, above the estimated turnover at policy inception/subsequent renewal inception, shall be declared at expiry of each policy period and any pro-rata additional premium this generates shall then be payable.
		All other terms and conditions remain unaltered.

**CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)**

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number: UMR:B6991SCO2015S01/2626/1
Name of policyholder: . Society for Creative Anachronism (SCA) UK CIC
Date of commencement of insurance policy: 01-08-2017 00:00
Date of expiry of insurance policy: 31-07-2018 00:00 **Both days inclusive**

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. (a) the minimum amount of cover provided by this policy is no less than £10,000,000(c);

Insurance Experts Limited on behalf of
R&Q Managing Agency Limited for Lloyds Syndicate DTW 1991 (Authorised Insurers).

Notes:

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) Regarding item 2(a) above, specify the amount of cover provided by the relevant policy.

R&Q Managing Agency Limited

Registered in England & Wales No. 04690709

Registered Office: 2 Minster Court, London, United Kingdom, EC3 7BB

R&Q Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Employers' Liability Tracing Office (ELTO)

Policy Number: UMR:B6991SCO2015S01/2626/1

R&Q is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: UMR:B6991SCO2015S01/2626/1

Insured: . Society for Creative Anachronism (SCA) UK CIC

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Society for Creative Anachronism (SCA) UK CIC	27 South Road Lancaster Lancs.	LA1 4XJ		N/A
N/A	N/A	N/A	N/A	N/A

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees