

**Rocester Village Hall  
Charity Number 701618  
Insurance Documents 2020/21**

## THIS SCHEDULE FORMS PART OF YOUR VILLAGE HALL INSURANCE POLICY

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Policy Number: **VH 88/0047440/BS59092**      **MASTER POLICY NUMBER: 24166446CHC**  
Insurer: **Aviva, except for Legal Expenses (if selected), covered by DAS**

Insured Name: **Rocester Village Hall Management Committee**  
Hall Name: **Rocester Village Hall**  
Effective Date: **18/07/2020**      Expiry Date: **17/07/2021**      Business Description:  
Risk Address: **High Street**      **Village Hall**  
**Rocester**  
**UTTOXETER**  
**Staffordshire**  
**ST14 5JU**

### PREMIUM DETAILS

Premium Net:	£963.33	<b>Total Payable:</b>
Insurance Premium Tax:	£115.60      Instalment Fee:	
Administration Fee:	£20.00      £65.94	
		<b>£1,164.87</b>

### COVER DETAILS ( \*Indicates Cover supplied as standard with this policy)

Cover	Limit of Cover	
Buildings Sum Insured	£613,216	Excess: £250
Oil Tanks and Contents	Not Insured	
Buildings All Risks	Yes	Excess: £250
Subsidence	Yes	Excess: £1000
Underground Services	Yes	Excess: £250
*Greens and Playing Surfaces	£2000	Excess: £250
Playground Equipment (Including Liability)	Not Insured	
Contents Sum Insured:	£6,151	Excess: £250
<small>(Furniture, Fixtures and Fittings and All Other Contents, including up to £2,000 Computer and Electronic Equipment and up to £5,000 for Property at fundraising and catering events, if applicable)</small>		
Contents All Risks	Yes	Excess: £250
*Defibrillator Cover (In addition to Contents Sum Insured)	£5,000	No Excess
*Freezer Contents	£500	Excess: £250
*Stock of Wines/ Spirits	£1,000	Excess: £100
Computer and Electronic Equipment if over £2,000	Not Insured	
Marquee (1)	Not Insured	
Marquee (2)	Not Insured	

<b>Specified items:</b> (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	<b>Value</b>
CCTV	£4,920
<b>Items Specified that do NOT belong to the Village Hall</b> (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	<b>Value</b>
	£0
<b>All Risks Items: items covered away from the Village Hall</b> (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	<b>Value</b>
	£0

Cover	Limit of Cover	
<b>Trustee Indemnity:</b>	<b>£100,000</b>	<b>Excess: £250</b>
Annual Income: <input type="text" value="Below £25,000"/> Final Day of Accounts: <input type="text" value="31 Mar"/> Period of Accounts: <input type="text" value="12 Months"/> <b>The trust deed, constitution or, charity charter allows you to have Trustees Indemnity Insurance</b> <b>Your accounts have been examined by a suitably qualified independent person</b> <b>You are not aware of circumstances or incidents where there is a reason for future claims</b>		
<b>Money and Assault:</b>	<b>£1,000.00</b>	<b>Excess: £100 Assault limit £25,000</b>
<b>Loss of Revenue</b>	<b>£9000</b>	
<b>...Indemnity Period (Months)</b>	<b>12</b>	
<b>Public Liability</b>	<b>£10,000,000</b>	
<b>* ...including Libel and Slander</b>	<b>£100,000</b>	
<b>* ...including Hirers Liability</b>	<b>£2,000,000</b>	
<b>Employers Liability</b>	<b>£10,000,000</b>	
<b>FULL TIME PAID employees if 3 or more:</b>	<b>0</b>	
<b>Employee Dishonesty</b>	<b>Not Insured</b>	
<b>Personal Accident</b>	<b>None</b>	
<b>Legal Expenses</b>	<b>£100,000</b>	<b>Excess: £250</b>
<b>Loss of Rent</b>	<b>Not Insured</b>	
<b>...Indemnity Period (Months)</b>	<b>N/A</b>	
<b>Loss of Licence</b>	<b>Not Insured</b>	
<b>...Indemnity Period (Months)</b>	<b>N/A</b>	
<b>Terrorism Cover</b>	<b>No</b>	

## **DISCOUNTS APPLICABLE**

<b>No claims Discount:</b>	<b><u>Yes</u></b>
<b>Loyalty Discount:</b>	<b><u>Yes</u></b>
<b>Long term contract:</b>	<b><u>No Long Term Agreement Selected</u></b>
<b>Voluntary Excess:</b>	<b>Buildings: <u>Yes</u> Contents: <u>Yes</u></b>
<b>CCTV Discount:</b>	<b><u>Yes</u></b>
<b>Alarm system discount:</b>	<b><u>No</u></b>
<b>Auto Stop Cock Discount:</b>	<b><u>No</u></b>

A discount has been provided as you have confirmed that all electrical circuits at The Premises are tested at least every five years by a qualified electrician and any defects found rectified immediately. If, in relation to any claim in respect of Damage to the Property insured caused by or resulting from fire and/or explosion, You have failed to comply with this, You may lose Your right to indemnity, or payment for that Claim.

## **APPLICABLE ENDORSEMENTS**

- 1. Property Damage Section - Roof Inspection Condition**
- 2. Special Endorsement - Defibrillators**
- 3. Public and Products Liability Section - Defibrillators**
- 4. Public and Products Liability Section - Libel and Slander Extension**

### **1. Property Damage Section - Roof Inspection Condition**

If in relation to any claim for Damage as a result of storm You have failed to fulfil any of the following conditions You will lose Your right to indemnity or payment for that claim.

You must have any flat roof inspected every five years by a qualified builder or property surveyor and any defects found rectified immediately. Written evidence of such inspections and any remedial work must be retained and provided to Us if requested.

### **2. Special Endorsement - Defibrillators**

We will indemnify You under Contents in respect of Damage to Defibrillators belonging to You or for which You are responsible. This also applies whilst they are temporarily removed from The Premises.

The maximum We will pay in respect of any one claim is £5,000. In addition, the Excess stated in The Schedule will not apply in respect of each and every claim.

### **3. Public and Products Liability Section - Defibrillators**

We will not indemnify You in respect of the use of the Defibrillator belonging to You or for which You are responsible.

### **4. Public and Products Liability Section - Libel and Slander Extension**

Definition

"Publication" shall mean any written material produced in the course of The Business.

(1) We will, in respect of any claim made against The Insured while this endorsement is in force or within twelve months of its cancellation provided the cause of the claim occurred while the endorsement was in force, indemnify The Insured in respect of

(a) Compensation

(b) Costs and Expenses as a result of

(i) libels in any Publication.

(ii) slanders made in the course of The Business.

(iii) infringement of any trade mark, registered design, copyright or patent right arising from the contents of any Publication.

(iv) slander of title to goods.

(2) All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will be treated as one claim.


(3) The maximum We will pay, inclusive of Costs and Expenses, in respect of

- (a) any one claim and
- (b) the total of all claims in any one Period of Insurance

is £100,000.

(4) We will not provide indemnity in respect of

- (a) withdrawing, recalling or replacing any Publication.
- (b) liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement.
- (c) actions brought in a court of law outside The Defined Territories.
- (d) ten percent of each and every claim.

<p>Examined and Authenticated by Allied Westminster. This insurance is effective only if this Schedule is signed by an Authorised Signatory for Allied Westminster on behalf of Aviva.</p>	<p>Signature: </p>	<p>Date: 17/06/2020</p>
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Underwritten by, Aviva Insurance Limited Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.  
 Authorised and Regulated by the Financial Conduct Authority.  
 Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.



Produced on: 17/06/2020

# Statement of Fact

You have a duty to present to us a fair presentation of the risk, which you know or ought to know. This Statement of Fact is a record of information provided by you, and any assumptions made about you and/or your Organisation (see below for details).

We assume that you have conducted reasonable searches for all relevant information held within your Organisation (including that held by your Trustees/Officers and anyone who is responsible for your insurance). Information regarding the cover and sums insured that you have requested are included in the Policy Schedule and this Statement of Fact.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

**WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE SCHEDULE AND THIS STATEMENT OF FACT AND TELL US IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT ALL OR PART OF YOUR CLAIM(S) WILL NOT BE PAID.**

If any changes in circumstances arise during the period of insurance, please provide us with full details. If you require a further copy of this Statement of Fact, please contact us.

Policy Number:	VH 88/0047440/BS59092
Effective Date:	18/07/2020
Insured:	Rocester Village Hall Management Committee
Hall:	Rocester Village Hall

Information Supplied about the Village Hall:	Outbuildings:
Age Band of Property: 1951-1979	N/A
Construction Type: Brick/Stone Walls and Slate/Tile/Metal Roof (Standard)	N/A
Additional Details: The flat roof is just under 75%	
Flat Roof Percentage: Over 50% Flat Roof	N/A
Listed Building: Not Listed	

Details of Previous Claims and Losses:
17/11/2016 Storm - Claim withdrawn

Do you fully comply with current Health and Safety regulations, and will continue to do so?	YES
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Are all electrical circuits at The Premises tested at least every five years by an approved contractor and any defects found rectified immediately?	YES
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Date of last electrical Inspection	01/09/2017
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Date next electrical Inspection due	01/09/2022
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# Statement of Fact

Is the Organisation a Registered Charity?	YES
Have you (in respect of cover to be provided) been refused insurance or had special terms imposed?	NO
Have you or any Trustees or Officers of the Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)?	NO
Is the Hall (including any outbuildings) currently undergoing renovation or construction work, or will be in the next 3 years?	NO
Has the Hall ever suffered from flooding or is it in an area with a history of flooding?	NO
Has the Hall (including any outbuildings) or any adjacent property ever suffered from, or does it show any visible signs of damage from subsidence, landslip or ground heave?	NO
Is the Hall (including any outbuildings) in a good state of repair, and will it be so maintained?	YES
Organised activities, events, and functions in and away from The Hall:	
Bingo, Dances, Christmas Party, Quizzes, Stalls at Village Fetes. Please see page 94 of the policy wording and refer any excluded activities to us.	
Is any part of the property including outbuildings let to a third party on a long term basis?	NO
<i>No part of the hall is let to a third party on a long term basis.</i>	
Are you responsible for any playing fields, playgrounds or sports grounds?	NO
<i>Village Hall are not responsible for any playing fields.</i>	
Do you own a ride on Lawnmower?	N/A
Is the Lawnmower driven on public roads?	N/A
Method of Heating that is used at the Hall?	Please advise
Does the Hall have a lift, industrial boiler or wind turbine?	NO
Have you achieved a Hallmark/Keystone Level?	NO
<b>An Employer Reference Number (ERN) is given to every business that registers with HM Revenue and Customs as an employer.</b>	
Do you have an ERN?	NO
Employer Reference Number (ERN) ?	
Reason for ERN Exemption?	NO PAID EMPLOYEES OR PAYMENTS UNDER THRESHOLD
Date last rebuild cost assessment was carried out	

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 registration number 308386.



## Certificate of Employers' Liability Insurance <sup>(a)</sup>

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

Master Policy Number : 24166446CHC  
Policy Number : VH 88/0047440/BS59092

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Name of Policyholder : Rocester Village Hall Management Committee

Date of Commencement of Insurance : 18 July 2020

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Date of Expiry of Insurance : 17 July 2021

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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 territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

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Signed on behalf of  
Aviva Insurance Limited  
(Authorised Insurers)

A handwritten signature in black ink, appearing to be "Andy Briggs", written over a horizontal line.

Authorised Signatory  
Andy Briggs  
Chief Executive Officer, UK Insurance

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### 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) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

**It is recommended that you retain a copy of each Employers' Liability certificate issued to you**

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and the Prudential Regulation Authority



