

CASE Insurance Policy Schedule

Policy Number: 020707/09/20 - Schedule Number 1
Policy Type : CaSE Combined

This policy is issued by aQmen Underwriting Services on behalf of Insurers (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof). Please refer to the Several Liability Clause (LMA5096 (Combined Certificate)) under Special Conditions and Endorsements of this Schedule, which contains important information regarding the several liability of Insurers.

Insurer(s): All Sections except as noted below: Aviva Insurance Limited - Charity (Wholesale) under Contract No. 25183849CHC
Section 17: Executive Risks Not Operative
Section 18 Cyber and Commercial Loss Recovery Not Operative

Authorised Signatory:



Effective Date of Schedule: 09 September 2020

Period of Insurance: From 09 September 2020 to 08 September 2021 (both days inclusive)
And any subsequent period for which renewal of the Policy is agreed.

First Premium in respect of this Schedule Number 1:

Total Premium: £ 406.85
Insurance Premium Tax(12%) £ 48.82
Policy Fee: £ 25.00
Total Amount Due: £ 480.67

Long-Term Undertaking: Not Applicable

Name of Insured: West Suffolk Hive CIC
Being the *Charity or Social Enterprise*

Trading As: Not Applicable

Name of Agent: M Ladbrook Ltd

Correspondence Address: 5A County House - Waterside Business Park, Redwall Close, Dinnington, Sheffield, South Yorkshire S25 3QA

Principal Risk Address: The Hive, Rougham Road, Bradfield St. George, Bury St. Edmunds, Suffolk IP30 0AZ

Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations.

Business Description: Charity or Social Enterprise, and as per Policy.
Carrying on *Business and/or Business Activities* as defined within the Policy
An outdoor community hub, offering educational workshops, community gardening, and events for people of all ages. Other activities include hosting events within the town centre, attending the local market as an informative market stall, tree planting as well as the sale of eco products and plants as well as Fundraising and social events. A Forest School is ran under the banner of West Suffolk Hive CIC but is run by a fully Insured third party Forest School practitioner.
And as may otherwise be endorsed herein

Policy Schedule

Policy Number : 020707/09/20

Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy.

Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears. The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember *You* must make a fair presentation of the risk to *Insurers* including any changes *You* wish to make. This means that *You* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a) matter of fact is substantially correct; and
 - b) matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If *You* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate *Your* Policy. If *You* are in any doubt as to whether a circumstance is material then *You* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance.

Claims Notifications

If insured for **Section 15 Legal Expenses** please call the helpline for legal advice as soon as *You* are aware of an incident. **Aviva Commercial Legal Protection 0345 300 1899**

For **confidential advice on legal or tax matters** in the United Kingdom please call **Aviva Legal and Tax Helpline 0345 300 1899**

If insured for **Section 18 Lorega Commercial Loss Recovery Service** in the event of a **Property Claim**, please call **aQmen Underwriting Services** on **0333 800 9858**; a **Cyber Recovery Claim** please call the Lorega Cyber Recovery emergency line on **020 7767 3075**

For **all other claims** please give immediate notice to Aviva Insurance Limited via the dedicated 24 (twenty-four) hour Claims Service: **Telephone: 0800 015 1498**

Please refer to your Policy "What you should do in the event of a Claim" for further details.

Policy Schedule

Policy Number : 020707/09/20

Policy Sections and Sums Insured

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the Special Conditions and Endorsements, and to the Policy Wording for any other *Sums Insured* which may apply and/or amendments to standard Policy Sums Insured.

Section 1 - Property Damage All Risks

In respect of *Sums Insured* for: *Buildings*, Tenants Improvements, and *Contents*

Special Extension 1 - Day One Basis (Non Adjustable)

Included (applicable Uplift: 25%)

Special Extension 2 - Subsidence

Not Included

Special Extension 3 - Index-Linking

Included

Item	Description	Declared Value Basis Sums Insured / Limits
A	Buildings	£ 5,000
	Tenants Improvements	Not Insured
B	Contents	Not Insured
	Computer Equipment	Not Insured
C	Stock in Trade	£ 500
D	Rent Payable	Not Insured
E	Other Sums insured	

Also included in your Policy:

Unless amended above or endorsed hereon to the contrary, Section 1 Clauses 1-7 and Extensions 1 - 51 Apply

Clauses 1 to 7 include:

- 7 Floating Sums Insured:
Where *Sums Insured* are not identified specifically as applying to any one or more *Premises* (please see Schedule of Locations section), such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder.

Extensions 1 to 51 include:

		Sums Insured / Limits
4	<i>Breakage of Glass and Sanitary Fittings</i> (in addition to any <i>Building(s) Sum Insured</i>)	£ 10,000
9	Deterioration of Stock	£ 2,500 in the aggregate
20	<i>Property at Business Events</i>	£ 25,000
35	Items Left in the Open	£ 5,000
38	Works of Art - Up to £1,000 any one item	£ 5,000
44	Personal Effects - Non-resident	£ 1,000
	Personal Effects - Resident	£ 1,000

Please check the Policy for any excess which may apply

Section 2 - Business Interruption All Risks

Not Insured

Policy Schedule

Policy Number : 020707/09/20

Section 3 - Business Equipment All Risks

Item	Description	Territorial Limits	Sums Insured / Limits
1	Portable Business Equipment	Not Applicable	Not Insured
2	Other Business Equipment	U.K.	£ 500
3	<u>Other Items:</u> Tools	U.K.	£ 1,000

Section 4 - Terrorism

Not Insured

Section 5 - Equipment Breakdown

Insured

Section 6 - Money and Personal Accident Assault

Not Insured

Section 7 - Fidelity Guarantee

Not Insured

Section 8 - Goods in Transit

Not Insured

Section 9 - Employer's Liability

Description	Sums Insured / Limits
Employer's Liability - Any one <i>Event</i> (But £5,000,000 in respect of <i>Injury</i> arising from <i>Terrorism</i>)	£ 10,000,000

Section 10 - Public Liability

Description	Sums Insured / Limits
Public liability - Any one <i>Event</i>	£ 5,000,000
Care & Treatment Retroactive Date :	- in the aggregate for the <i>Period of Insurance</i> (if previously "Claims Made") Not Applicable
Hirers' liability	- Any one <i>Event</i> Not Insured

Section 11 - Products Liability

Description	Sums Insured / Limits
Products liability	- in the aggregate for the <i>Period of Insurance</i> £ 5,000,000

Policy Schedule

Policy Number : 020707/09/20

Additional Liability Extensions also included:

Section 9 Employers' Liability, Section 10 Public Liability and Section 11 Products Liability Extensions

- 1 Automatic Acquisitions
- 2 Corporate Manslaughter Legal Defence Costs - Up to £2,500,000 in the aggregate (or Limit(s) stated in the *Schedule* if less but always in the aggregate).
- 3 Health and Safety at Work Legal Defence Costs
- 4 Compensation for Court Attendance - Any *Trustee, Director or Officer*: £500 / Any other *Employee*: £250
- 5 Indemnity to Principals

Section 10 Public Liability Extensions

- 1 Contingent Motor Liability
- 3 Overseas Personal Liability Indemnity
- 4 Data Protection ("Claims Made") - £1,000,000 in the aggregate
- 5 Defective Premises Act
- 6 Libel and Slander ("Claims Made") - £250,000 in the aggregate.
- 7 Wrongful Arrest
- 8 Landowners' Indemnity
- 9 Cloakrooms - £1,000 any one article and £10,000 in the aggregate
- 10 Indemnity to Members Extension
- 11 Protests, Marches and Demonstrations

Section 10 Public Liability and Section 11 Products Liability Extensions

- 2 Tenants Liability - Hired or Rented Buildings
- 3 *Pollution or Contamination* caused by a sudden, identifiable, unintended and unexpected happening
- 4 Cross Liabilities
- 5 Food Safety Act Legal Defence Costs
- 6 Legionellosis ("Claims Made") - Up to £1,000,000 in the aggregate (or Limit(s) stated in the *Schedule* if less but always in the aggregate).
- 7 Financial Loss ("Claims Made") - £250,000 in the aggregate
- 8 Advertising Liability ("Claims Made") - £250,000 in the aggregate

Section 11 Products Liability Extensions

- 1 Consumer Protection Act

Full details are available in the Policy

Section 12 - Loss of Registration or Licence

Not Insured

Section 13 - Motor Excess & Loss of No Claims Bonus Protection

Not Insured

Section 14 - Group Personal Accident

Not Insured

Policy Schedule

Policy Number : 020707/09/20



Section 15 - Legal Expenses (administered by DAS Legal Expenses Insurance Company Limited)

Not Insured

Section 16 - Professional Indemnity

Not Insured

Section 17 - Executive Risks

Not Insured

Section 18 - Cyber and Property Damage Loss Recovery

18a - Lorega Cyber Loss Recovery

Not Insured

18b - Lorega Property Claims Management

Not Insured

Policy Schedule

Policy Number : 020707/09/20

Policy Excesses

The following Excess(es) apply (and as otherwise stated in the Policy). The excess(es) / deductible(s) shown below represent the first amount of any claim which is payable by you and/or which may be deducted from amounts reimbursable to you under this policy.

Section	Description	Excess	Applicable
1	Property Damage All Risks	£ 250	
	Subsidence	Not Insured	
2	Business Interruption All Risks	Not Insured	
3	Specified Business Equipment	£ 100	
4	Terrorism	Not Insured	
5	Equipment Breakdown	£ 250	
6	Money & Personal Accident Assault	Not Insured	
7	Fidelity Guarantee	Not Insured	
8	Goods in Transit	Not Insured	
9	Employer's Liability	Nil	any one <i>Event</i>
10	Public Liability	£ 250	any one <i>Event</i> for Third Party Property Damage
11	Products Liability	£ 250	any one <i>Event</i> for Third Party Property Damage
12	Loss of Registration or Licence	Not Insured	
13	Motor Excess & Loss of No Claims Bonus	Not Insured	
14	Group Personal Accident	Not Insured	
15	Legal Expenses	Not Insured	
16	Professional Indemnity	Not Insured	
17	Trustee Indemnity / Directors & Officers	Not Insured	
	Extension 1 Fidelity	Not Insured	
	Extension 2 Professional Indemnity	Not Insured	
	Extension 3 Employment Practices Liability	Not Insured	
18	Cyber or Commercial Loss Recovery	Not Insured	

Policy Schedule

Policy Number : 020707/09/20

Schedule of Locations and Location Specific Endorsements

Number of Premises: 1

The Policy Sums Insured in Part B state the total Sums Insured for all premises. The following premises are deemed to be insured hereunder and for the Sums Insured shown hereunder, such Sums Insured being part of (and not in addition to) the total Sums Insured stated in Part B.

Principal Risk Address: The Hive, Rougham Road, Bradfield St. George, Bury St. Edmunds, Suffolk IP30 0AZ

Location 1: The Hive, Rougham Road, Bradfield St. George, Bury St. Edmunds, Suffolk IP30 0AZ

Alarm Type: Not Specified
Buildings Sum Insured (Declared Value): £ 5,000
Subsidence Cover: Not insured
Subject to Survey: No
Terrorism Cover - Property Damage: Not insured
Terrorism Cover - Business Interruption: Not insured

Endorsements specific to this Location:

None

Other Premises Insured: None

Special Conditions and Endorsements

Breach of a Warranty or of a Condition Precedent to insurers' liability may entitle insurers to avoid liability for a claim or to avoid the policy in its entirety, or to cancel the policy and to reclaim any claims paid up to the date of cancellation.

Insurers may provide for the policy to incept with a condition to be resolved within a given period of time - if so, the full terms of such agreement are set out below. Once Insurers have reviewed the required information, You will be advised by Us whether Insurers require any amendments to the terms and conditions of this Policy

Special Endorsements, Special Conditions and other important information

None

Endorsements

Reference

CC1EL^

Manual Handling Endorsement^

Applicable to Section 9 Employers' Liability and Section 10 Public Liability

The *Insured* shall ensure that any *Person Employed* or *Service User* who is involved in lifting heavy goods shall be fully trained in Manual Handling procedures.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.



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:	020707/09/20
Name of policy holder:	West Suffolk Hive CIC
Date of commencement of insurance policy:	09 September 2020
Date of expiry of insurance policy:	08 September 2021

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)

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

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

Authorised Signatory
Andy Briggs
Chief Executive Officer -UK General Insurance

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



Certificate of Public Liability Insurance

Policy Number: 020707/09/20

Name of policy holder: West Suffolk Hive CIC

Date of Commencement of Insurance: 09 September 2020

Date of Expiry of Insurance: 08 September 2021

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 11 September 2020

This certificate does not form part of the policy or the policyholder's contract with Aviva Insurance Limited.

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH; Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This certificate provides evidence that Public Liability Insurance cover is in force. Please see the policy document for full details.

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

Authorised Signatory
Andy Briggs
Chief Executive Officer -UK & Ireland General Insurance