



## Schedule

<b>Policy No:</b>	PLON99/0073214
<b>Insured Name:</b>	THE ASSOCIATION OF EX-ROUND TABLERS CLUBS & AFFILIATED CLUBS
<b>Address</b>	MARCHESI HOUSE, 4 EMBASSY DRIVE, CALTHORPE ROAD, BIRMINGHAM, B15 1TP
<b>Business Description:</b>	SOCIAL NETWORKING ASSOCIATION
<b>Broker: Address</b>	CI TOWER, ST GEORGE'S SQUARE, NEW MALDEN, SURREY
<b>Effective Date:</b> <b>Renewal Date:</b> <b>Date of Issue:</b>	<div style="text-align: center;"> </div> <div style="text-align: right;"> <b>Expiry Date:</b> 09/02/2020         </div>
<b>Premium:</b>	£5,291.51
<b>Insurance Premium Tax:</b>	£634.98
<b>Total Premium (including IPT):</b>	£5,926.49
Please note that this Schedule should be read in conjunction with the policy wording.	



## Section 1: Material Damage

### Perils operative:

1. Fire, lightning, 2. Explosion, 3. Aircraft, 4. Earthquake, Subterranean Fire, 5. Riot, Civil Commotion, 6. Malicious Persons, 7. Theft, 8. Storm, Tempest, 10. Escape of Water or Oil, 11. Leakage of Beverages, 12. Impact, 13. Sprinkler Leakage,

9. Flood

14. Subsidence, Ground Heave or Landslip

15. Any other Accidental Cause.

### Perils operative:

Yes

No

Yes

### Sum Insured

### Description

Plant, Machinery, Trade Fixtures and all other contents (Contents stored at members' houses or locked up at the meeting venues – all the property of the Insured.)

£856,750

Declared Value

£745,000

**Total Sum Insured:**

**£856,750**

### Excesses:

Fire, Lightning, Explosion, Aircraft, Earthquake and Riot & Civil Commotion

£50

Storm and Tempest:

(a) in respect of Damage to Playing Surfaces

N/A

(b) all other Damage

£50

Flood:

(a) in respect of Damage to Playing Surfaces

N/A

(b) all other Damage

£50

Subsidence, Ground Heave and Landslip

N/A

All other insured Perils

£50

## Section 2: Business Interruption

Not Insured

## Section 3: Goods in Transit

Not Insured

## Section 4: Business Money & Personal Accident (Assault)

Not Insured

## Section 5: Glass Breakage

Not Insured

## Section 6: Specified All Risks

Insured

Description	Geographical Limit	Sum Insured	Excess
Cups and Trophies (Limit any one item £2,500)	D	£40,000	£25



NIG v.3 dated Nov 2018

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England & Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

Total Sum Insured

£40,000

**Geographical Limits:**

A The Premises   B UK, Channel Islands and Isle of Man   C Europe   D Worldwide

**Section 7: Deterioration of Stock**

Not Insured

**Section 8: Loss of Licence**

Not Insured

**Section 9: Fidelity Guarantee**

Not Insured

**Endorsements applicable to this Policy:**

NONE

The following are possible endorsements:

**FC69S - Inspection and Cleaning of Roofs and Gutters Condition**

General Condition 13 Flat Roof Inspection, of this Policy is cancelled and replaced with the following:

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### 13 Inspection and Cleaning of Roofs and Gutters

It is a condition precedent to the liability of the Company that:

- a) all roof areas, valley gutters and downpipes be inspected at least every 12 months and any blockages or accumulation of loose debris of any description be removed;
- b) all gutters and other roof drainage services be maintained in efficient and effective working order;
- c) any flat portion of the roof be inspected once every 2 years by a competent roofing contractor to check its integrity and any recommendations implemented;
- d) a record of such inspections shall be kept and such record shall be made available to the Company for inspection at any time during the currency of this Policy.

### SC001 - Portable Heater Condition

It is a condition precedent to the liability of the Company that any portable space heater:

- a) shall not be sited:
  - i) in passageways and other places where they are liable to be overturned or subject to mechanical damage;
  - ii) on combustible floors or surfaces;
  - iii) in areas where flammable atmospheres are present;
- d) if operated by oil, is not and will not be refilled whilst in operation;
- e) shall be kept clear of combustible materials and a clear space of at least one metre shall be maintained around the heater;
- f) shall only have its gas bottle changed in accordance with the Calor Gas users "Code of Practice" or only filled in accordance with manufacturer's instructions;
- g) is cleaned and maintained in accordance with the manufacturer's instructions;
- h) has a 1 x 2 gallon foam extinguisher or a 1 x 10 lb dry powder extinguisher installed nearby;
- i) LPG cylinders must be secured using the manufacturer's recommended method of restraint and be kept upright at all times when not in use; and
- j) is not left operating when the premises are unattended whilst closed for business.

### SC002 – Increased Excess – Flat Roof

Notwithstanding any other Excesses applicable under this Policy, this Policy does not cover and the Company shall not be liable for the first £1,000 of each and every claim for Damage to Property Insured under this Policy arising from the Peril 8 Storm, Tempest as defined within Section 1: Material Damage of this Policy, whether Section 1 is operative or otherwise, to that portion of the Premises roofed with felt on timber.

All claims or series of claims arising out of any one original cause will be treated as one claim.

### PG51P - Composite Panels Condition (Non-Polystyrene)

It is a condition precedent to the liability of the Company that:

- 1 All Composite Panels are to be subject to a visual inspection quarterly and close checking of external panels in the roof and high walls once every 6 months, by a person or persons experienced in such inspections, to look for damage to facing sheets, coverings or joints.
- 2 Any damage or defect found must be immediately repaired or the panel replaced with an LPCB approved (LPS1181 or LPS1208) as appropriate.
- 3 A log of the inspections mentioned in 1 above and any action taken as a result of them is to be maintained.

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- 4 If the sides or edges of any Composite Panel expose the Panel they must be closed off with steel or other appropriate metalappings or facings.
- 5 Any repairs to the Composite Panels must not be made using welding, grinding, cutting or any other process that generates heat or sparks.
- 6 No Plant, Machinery or Trade Fixtures shall be suspended from Composite Panels.
- 7 All wiring passing through Composite Panels must be sleeved in incombustible material.
- 8 When services that pierce Composite Panels are removed all openings must be capped in metal as part of the same operation and infilled with incombustible material.
- 9 When frying operations are involved all Composite Panels surrounding the frying operations shall be replaced by mineral wool or glass fibre with a 60 minute fire resistance or a 30 minute fire resistance where the fryer has integral fire suppression.

For the purposes of this condition Composite Panels are defined as:

A building product consisting of two faces positioned on either side of a core of a thermally insulating material which are firmly bonded together so that the components act compositely when under load.

Composite Panel systems comprise of the panels, their jointing methods and type of support provided.

For Information (this does not form part of the condition)

Composite Panels are also known as:

- Sandwich Panels
- Factory produced panels
- Metal faced composite insulation panels
- Site assembled panels