

SCHEDULE OF INSURANCE

Reason for issue **Renewal**
Policy Number MIAA02VA01

The Insured Millfield Allotment Association
54 Cheney Road
Faversham
ME13 8DG

Period of Insurance 01/01/2023 until 31/12/2023 (Both dates inclusive)

Insurers will provide insurance under each of the sections included

| | Limit of Indemnity | Excess | |
|---|--|---|--|
| Section 1 – Public Liabilities of the Club, its Members and its Landlords | £5000000 any one claim or series of claims arising out of any one occurrence for public liability or in the aggregate for product liability losses arising from one original cause | For claims involving Bodily Injury there is no excess but for all other claims you pay the first £250 each and every claim. | |
| Liabilities Included | | | |
| <table border="1"><tr><td>The Club: Included Members Liability: Included Landlords Liability: Not Included</td></tr></table> | The Club: Included Members Liability: Included Landlords Liability: Not Included | | |
| The Club: Included Members Liability: Included Landlords Liability: Not Included | | | |
| Cover under Members' Liability includes: <ul style="list-style-type: none">- The members immediate family – spouses (including common law and civil partnerships), parents and children- Friends | | | |
| Section 2 – Court Awards | £250,000 in all and in the aggregate any one Period of Insurance including all costs and expenses | As per Section 1 | |
| Section 3 – Employers' Liability Based on declared wages of £500 | £10,000,000 any one claim or series of claims arising out of any one occurrence, including costs and expenses | No Excess | |
| Section 4 – Wrongful Acts | | Not Included | |

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| Section 5 – Property | | Sum Insured | Excess |
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| | | Not exceeding the limits shown below for any one loss or series of losses arising from one occurrence | The first amount of each and every claim You pay is |
| Buildings | Buildings Standard Construction <i>A building with no more than the floors (including joists), stairs, roof frame, doors, door frames and window frames made of combustible material</i> | £31000 | Buildings £50 |
| | Buildings Non-Standard Construction <i>A building with combustible walls or wall panels, and / or ceiling or roof panels (internal or external) and / or combustible framework structure</i> | £4000 | |
| Contents Stock & Equipment | Total Sums Insured | £0 | Contents, Stock, Equipment and Trophies £50 apart from tents damaged whilst erected or being erected or dismantled when the excess is £250 |
| Stock & Equipment not stored in a building (part of above) | | £0 | |
| Contents, Stock & Equipment maximum single article limit | | N/A | |
| | | | |
| Trophies | | £0 | |

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| Section 6 – Abandoned Events | Not Included |
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| Section 7 – Loss of Money | Not Included |
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| Insurer | Accredited Insurance (Europe) Limited – UK Branch Registered and with its principal place of business at 71 Fenchurch Street, London, EC3M 4BS UK Companies House registered number BR021362 Financial Services Register No 608422 | |
| Broker | Chris Knott Insurance Consultants Authorised and regulated by the Financial Conduct Authority (FCA) as an insurance intermediary. Registered Address: 5 th Floor, Cavendish House, Breeds Place, Hastings, East Sussex, TN34 3AA Registered Number 2811031 Financial Services Register No 304452 | |
| Claims | In the event of any incident likely to result in a claim under this insurance immediate notice should be given to Claims Consortium Group, Blackdown House, Culmhead Business Centre, Taunton, Somerset, TA3 7DY. Telephone 0330 174 2060 | |
| Premium | Premium Insurance Premium Tax at 12.00% Admin Fee Total: | £379.7 £45.56 £10.00 £435.26 |

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Endorsements

These are conditions that apply in addition to those found in the policy booklet. The following **Endorsements** apply to this insurance

It is hereby noted and agreed by insurers that the Standard Construction sum insured of £31,000 is for a Timber Framed Structure being used as a community building