



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

### Important (Material Circumstances)

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 circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

### Your Details

Policyholders Name	Totton & Eling Community Association CIO
Registered Charity Number	1199189
Correspondence Address	Civic Centre, Testwood Lane Totton Southampton Hampshire SO40 3AP
Description of Activities	We provide a venue for public hire, for meetings, groups, classes and parties. We work in partnership with Sure Start to provide a parent & toddler group. We have a Quilters group and run Seated Exercise and Community Singing activities. We host fayres and a childrens Christmas Party. We welcome craft events, exhibitions and any other events or activities that will benefit the local population. Totton Men's Shed' which is a member of the UK Men's Shed Association. Meetings, Socialising, Hobbies, Woodwork, Repair Café
Schedule produced on	05/01/2023

### Period of Insurance

Effective From	26/01/2023
Effective To	25/01/2024
Renewal Date	26/01/2024

### Premium Details

Annual Premium	£616.10
Insurance Premium Tax	£73.93
Total Amount Due	£705.03

### Your Insurance Adviser's Details

BHIB Insurance Brokers  
AGM House 3 Barton Close  
Grove Park  
Enderby  
Leicester  
LE19 1SJ



The Schedule details for each section of the policy are shown in the following pages.



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

Cover Summary

Asset Protection	Property Damage All Risks	Insured
	Theft	Insured
	Computer	Insured
	Electronic Equipment	Not Insured
	Business All Risks	Not Insured
	Goods In Transit	Insured
	Money and Assault	Insured
	Glass	Insured
	Frozen Food	Insured
	Engineering	Not Insured
	Employee Dishonesty	Not Insured
	Contract Works	Not Insured
Revenue Protection	Business Interruption	Insured
	Book Debts	Not Insured
	Loss of Licence	Not Insured
Asset and Revenue Protection	Terrorism	Not Insured
Legal Liabilities	Employers Liability	Insured
	Public and Products Liability	Insured
	Commercial Legal Protection	Insured
	Professional Indemnity	Insured
	Management Liability	Insured
Employee Benefits	Personal Accident	Insured
	Business Travel	Not Insured
Extensions	Data Breach Response	Not Insured



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Asset Protection

### Property Damage - All Risks & Theft

Risk Address 1	Civic Centre, Testwood Lane Totton Southampton Hampshire SO40 3AP
Buildings*	£39,732
Tenants Improvements*	Not Insured
Machinery, Plant and All Other Contents*	£35,848
Stock	Not Insured
Loss of Rent Payable*	Not Insured
Loss of Rent Payable - Maximum Indemnity Period	Not Insured
Subsidence	Insured
Motor No Claims Bonus and Excess Protection	Not Insured
Excess	£100, increasing to £1000 in respect of subsidence (if insured above)
Basis of Claim Settlement	Day One Reinstatement (other than in respect of Stock claims which will be settled on an Indemnity basis)

\* Index Linking applies to the sums insured above at each renewal

### Goods in Transit

Limit Any One Occurrence	£2,500
Method of Transit	Private Car, Commercial Road Vehicle Road Haulier, Rail and Post
Excess	£100

### Money and Assault

Item Description	Limit Provided
Money in safe on premises outside Business Hours	£2,500
Money out of safe on premises outside Business Hours	£500
Money in Transit or on the premises during Business Hours	£2,500
Money in Employee's/Volunteer's homes	£500
Money at tin shakes (per claim)	£100

Assault Extension:

Compensation by Contingency Number (see Policy Document):

1	2	3	4	5	6
£15,000	£15,000	£15,000	£15,000	£150 per week	£150 per week

### Glass

All External and Internal glass including sanitary fittings Sum Insured	£2,000
Excess	£25



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Frozen Food

Sum Insured	£500
Excess	You will pay the first 10% of each and every claim (minimum £25) if the chiller/freezer unit is over 10 years old

## Computer

Computers at work premises - Sum Insured*	£2,389
Portable Computer Equipment - Sum Insured*	Not Insured
Increased Cost of Working - Sum Insured	Not Insured
Increased Cost of Working - Maximum Indemnity Period	12 Months
Reinstatement of Data - Sum Insured	Not Insured
Excess	£100

\* Index Linking applies to the sums insured above at each renewal



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Revenue Protection

### Business Interruption

Revenue Protection Sum Insured*	£36,469
Revenue Protection Maximum Indemnity Period	12 Months

\* Index Linking applies to the sums insured above at each renewal



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Legal Liabilities

### Employers Liability

Limit of Indemnity	£10,000,000
Annual Wage Roll Estimate	£20,000
Total number of Employees, Volunteers and Committee Members	24

### Public and Products Liability

Limit of Indemnity	£5,000,000
Excess - Third Party Property Damage only	£100
Libel & Slander Extension	Not Insured
Limit of Indemnity	Not Insured

### Commercial Legal Protection

Limit of Indemnity	£100,000
--------------------	----------

### Professional Indemnity

Limit of Indemnity	£100,000
--------------------	----------

### Management Liability

Limit of Indemnity	Covers (1) to (14) Management Liability	£100,000
	Cover (15) Employment Practices Liability	Not Insured
Excess	Cover (3) Charity Liability	£1,000
	Cover (15) Employment Practices Liability	£2,500
Prior and Pending Litigation Date	26/01/2023	



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Employee Benefits

### Personal Accident

#### Insured Persons - Employees

Operative Time - 24 Hours

Compensation by Contingency Number (see Policy Document):

1 - 4	5	6
£10,000	£100	£50 per week

#### Insured Persons - Volunteers

Operative Time - Whilst the Insured person is taking part in any unpaid activity organised by the Policyholder including travelling directly between the Insured Persons home and the place of the organised activity.

Compensation by Contingency Number (see Policy Document):

1 - 4	5	6
£10,000	£100	£50 per week



The Insured: Totton & Eling Community Association CIO  
Policy Number: CHW00616

## Policy Endorsements

### Amended Contract of Insurance

The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

#### The Contract of Insurance

The contract of insurance between you and us consists of the following elements, which must be read together:

- your policy wording;
- the information contained on your "Statement of Fact" document issued by us;
- the policy schedule
- any notice issued by us;
- any endorsement to your policy; and
- the information under the heading "Important Information" which we give you when you take out or renew your policy.

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

The following paragraphs remain unaltered:

- Important
- Breach of Term
- Terms not relevant to the actual loss