

The Insured: Totton & Eling Community Association CIO
Policy Number: 1007237828BDN/CHW00616
Quotation Reference: 1007237828BDN/CA/TOTT/34024-LWJ6

This is an important document and You must read it in full.

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	16/12/2024

Period of Insurance

Effective Dates	From:	26/01/2025
	To:	25/01/2026
Renewal Date		26/01/2026

Your Insurance Adviser's Details

Clear Insurance Management Ltd
AGM House,
3 Barton Close,
Grove Park,
Enderby,
Leicester
LE19 1SJ

Insurer Details

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

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What is a Statement of Fact?

A Statement of Fact records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners, directors and trustees. It must be read in conjunction with the enclosed policy, any clauses endorsed on the policy, the schedule and policy wording. This information has been taken into account when calculating the premium, terms and conditions upon which your policy is formulated.

Please remember you must make a fair presentation of the risk to the Insurer. 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 that they need 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 or representation is material if it would influence the Insurer's judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to Insurers in connection with any variations, e.g. changes you wish to make to your policy in which case you must inform your insurance adviser.

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 (including copies of letters) of all information supplied to the Insurer for the purposes of the application for, or renewal, of this insurance.

You must check all the information and material facts contained in this Statement of Fact and the Schedule and contact your Insurance Adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or your Insurer may not be liable to pay all or some of Your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

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Client Details

Please give the full title of the organisation, management committee or responsible body	Totton & Eling Community Association CIO
Is the organisation a Charity?	Yes
Charity Registration Number	1199189
Address Line 1	Civic Centre, Testwood Lane
Address Line 2	Totton
Town	Southampton
County	Hampshire
Postcode	SO40 3AP
Current Insurer	Markel
Contact Name	Mr Chris Compton
Telephone	2380863769
Email	Chris@compark.co.uk
Contact Email Address Verified	Yes
Are details of any interested parties to be included?	No

Risk Information and General Questions

Please select one of the following categories, which most closely describes the area in which the charity operates. Click on the help button for more information.	Community
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
Organisations who are involved in any way, in the care and supervision of children (under the age of 18) or other vulnerable people	No
Is the organisation involved in the provision of Personal Care?	No
Restoration & Repair of Second Hand Furniture	No
Organisations whose activities include medical or alternative therapies	No
Organisations whose principal activity is training in manual skills or work experience	Yes
Please give additional information	Woodwork, Repair Café
Been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree in the last 10 years?	No
had an insurance proposal declined; an insurance renewal refused; or insurance cover which has been cancelled or had special terms applied to it by the insurer?	No
Been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence, other than a motoring offence, unless spent by the Rehabilitation of Offenders Act?	No
Been declared bankrupt or insolvent or been disqualified from being a Company Director in the last 10 years?	No
Been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution in the last 10 years?	No
Have you had any claims or losses in the last 3 years?	No

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Property Information and Property Damage Cover

Property Questions (1)	
Address Line 1	Civic Centre, Testwood Lane
Address Line 2	Totton
Town	Southampton
County	Hampshire
Postcode	SO40 3AP
Do you wish to insure any property at this location, for example buildings, contents, stock, tenants improvements or rent payable?	Yes
Occupation/Type of Property/Building	Community
Is any deep fat frying carried out at the premises?	No
Please select the construction type from the following list	Non-Combustible
Has the property got a thatched roof?	No
Are there any other occupants of the building?	No
Is the property unoccupied?	No
Is the property situated in an area prone to flooding, or designated a potential flood risk area?	No
Do you wish to insure Buildings at this location?	Yes
Buildings Sum Insured	42,028
Please enter a general description of the building, that will help to identify it in the event there may be more than one building insured at each location, for example 'Office', 'Shop', 'Warehouse', 'Garage'	standard construction small workshop 8m x 6m.
Is the Building Listed?	No
Do you wish to add Tenants Improvements?	No
Do you wish to insure Machinery, Plant and All Other Contents at this location?	Yes
Contents Sum Insured	37,038
Do you wish to insure Stock and Materials in Trade at this location?	No
Do you wish to insure Loss of Rent Payable?	No
Is subsidence cover required?	Yes
Is the property showing any signs of damage due to subsidence, heave or landslip, or are any neighbouring properties affected by such damage?	No
Do you wish to add Engineering cover? Note: Cover will only apply at the location(s) where Buildings cover has already been selected	No

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Property Damage Optional Covers

Goods in Transit Sum Insured	2,500
Are any increased values required?	No
Glass Breakage Sum Insured	2,000
Frozen Food Sum Insured	£500

Optional Covers – Liability

Number of Paid Employees and Committee members	3
Number of Unpaid Volunteers and Committee members	21
Clerical/Managerial roles only	20,000
All Other Employees	0
Total annual turnover/income	33,000
Do you wish to include Employers Liability?	Yes
Do you wish to insure Public & Products Liability?	Yes
Please select limit of Indemnity required	£5,000,000
Libel & Slander cover is provided for In House Publications up to £25,000 when you select Public & Products Liability cover. Do you wish to extend this cover to external publications?	No
Are you involved in or responsible for events involving Fireworks and/or Bonfires?	No
Are you involved in fundraising events, activities or exhibitions?	Yes
Are you involved in any of the below activities?	No
1. Events where the number of entrants or spectators on site is expected to exceed 1000 2. Events taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man 3. Events lasting longer than 48 hours 4. Events organised by a separate third party event organiser/company 5. Events involving <ul style="list-style-type: none"> a. weapons b. passenger carrying amusement devices c. animal rides of any kind d. ballooning or aerial activities including parachuting, paragliding or parascending e. go-karting, quad biking or motor sports f. bungee jumping g. professional sport teams or persons h. individual exhibitions valued at over £250,000 i. racing or time trials other than on foot j. activity involving watercraft 	

Optional Covers

Do you require Computer cover?	Yes
Computer Hardware at own premises - Sum Insured	2,467
Portable Computer Equipment - Sum Insured	0
Increased Cost of Working Sum Insured	0
Reinstatement of Data Sum Insured	0
Do you require wider All Risks cover for Electronic Equipment (excluding computer equipment), whilst at or away from your own premises?	No
Do you require Business All Risks cover for any other equipment or contents, whilst away from your own premises?	No
Do you wish to add Employee Dishonesty cover?	No
Do you wish to add Contract Works cover?	No

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Optional Covers Continued

Do you wish to add Business Interruption?	Yes
Which type of cover do you require?	Loss of Revenue
Loss of Revenue Sum Insured - please enter the total sum insured relative to the chosen indemnity period	37,680
Loss of Revenue Indemnity period	12 Months
Do you wish to add Loss of Rent Receivable?	No
Do you wish to add Book Debts?	No
Do you wish to add Loss of Licence?	No
Do you wish to insure all assets and revenue against Terrorism?	No
Do you wish to insure Commercial Legal Expenses?	Yes
Commercial Legal Expenses Limit	£100,000
Do you wish to add Professional Indemnity cover?	Yes
Please select the required Limit of Indemnity	£100,000
Do you wish to add Management Liability cover?	Yes
Management Liability Limit of Indemnity	£100,000
Employment Practices Liability Extension - Limit of Indemnity	Not Required
Do you wish to confirm your previous policy details in order to maintain continuous cover for past periods?	No
Do you wish to include Personal Accident cover for employees, volunteers and/or committee members?	Yes
Option 1 - Fixed Benefits for Employees only. Please indicate a multiple of the units of cover required.	One Unit (£10,000/£100 Benefit)
Number of Employees to whom the fixed benefits option is to apply.	3
Option 2 - Fixed Benefits for Volunteers only. Please indicate a multiple of the units of cover required.	One Unit (£10,000/£100 Benefit)
Number of Volunteers to whom the fixed benefits option is to apply.	21
Option 3 - Salary Multiples for Employees only. Please note that salary multiples cannot be applied to volunteers.	Not Required
Do you wish to add Business Travel Insurance?	No
Do you wish to add Motor No Claims Bonus and Excess Protection cover?	No
Do you wish to add Data Breach Response cover?	No
Acturis External Contact Ref	

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Declarations

Please read the following declarations carefully and let us know immediately if you are unable to agree with any of these statements. If you fail to do so, this could affect the extent of cover provided or could invalidate your policy.

Where any of these statements has already been referred to the underwriters for amendment, and accepted, any revisions will be specifically referred to in the endorsements attaching to the policy schedule.

Your Activities

You agree that You do not provide any services involving the following:

- Animal Rights Groups
- Any Groups or Businesses with Political Affiliations
- Boards of School Governors / Trust Status Schools
- Any activities regulated by the Care Quality Commission in England, the Care Inspectorate in Scotland or Wales and/or the Regulation and Quality Authority in Northern Ireland.
- Nursing homes, hospitals, residential care homes
- Outdoor Pursuit Centres (where residential accommodation is provided)
- Trade Unions
- Waste and recycling other than restoration and renovation of furniture
- Wheels voluntary projects
- Wine Circles

You agree that You are not involved in:

- Work away from your own premises involving:
 - demolition
 - the application of heat
 - tree felling or external work above ground level
- Work on or in high risk locations, i.e.
 - Power Stations
 - Nuclear installations or establishments
 - Refineries
 - Bulk storage or production premises in the oil, gas or chemical industries
 - Computer rooms
 - Airports
 - Locations where aircraft, hovercraft, watercraft or trains/trams are present
 - Any location that includes aerospace systems
 - Offshore drilling or production rigs/platforms
 - Overseas, other than in respect of clerical duties only.

You agree that You do not provide any direct services yourselves, or contracted services on behalf of,:

- Care Homes, Nursing Homes, Domiciliary Care and Assisted Living organisations, Private Hospitals and Hospices.
- Local Authorities including Parish & Town councils and the like
- Local Authority run establishments
- Rescue groups that support the emergency services (e.g. Mountain Rescue, RNLI)
- Shelters, Refuges, Hostels, Supported Housing

You agree that You do not undertake Fundraising Events, Activities and Exhibitions:

- Where combined numbers of entrants and spectators on site exceed 1000 at any one time
- Taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man
- Where the event duration lasts longer than 48 hours
- Involving:
 - weapons
 - passenger carrying amusement devices
 - animal rides of any kind
 - ballooning or aerial activities including parachuting, paragliding or parascending
 - go-karting, quad biking or motor sports
 - bungee jumping
 - professional sport teams or persons
 - individual exhibitions valued at over £250,000
 - racing or time trials other than on foot
 - activity involving watercraft

General Details

If You are a limited company, You agree that You are controlled by a registered charity.

Claims History

You agree that:

- Your organisation has not experienced any history of violence or attacks on members of staff or volunteers.

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- The cover(s) now granted is/are based on the loss(es), claims, or incident(s) that might lead to a claim (in each case, whether insured or not), in connection with The Business or any other business in which You, Your directors or partners are, or have been, involved, as disclosed to Aviva

Health & Safety

You agree that:

- Where you work with persons under the age of 18 and/or vulnerable adults, you have a written safeguarding policy which is reviewed annually and complies with all the legislation and guidelines relating to the safeguarding of children and vulnerable adults including the use of Criminal Records Bureau Disclose / Independent Safeguarding Authority Scheme (or any Scottish or Northern Irish equivalent).
- You comply with all appropriate Health and Safety Legislation and follow the guidelines and advice of the Health & Safety Executive.

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Your Property

Where cover has been selected, You agree that:

- All Premises are occupied as advised to Us and these details are stated in The Schedule.
- Unless advised and accepted by Us
 - all Premises are, and will be maintained, in a good state of repair
 - none of the Premises has suffered from nor is showing any signs of damage by subsidence, ground heave or landslip and none of the Premises is situated over made up ground or underground workings of any sort, or sited near a cliff
 - all Premises are occupied for the sole purpose of The Business and otherwise only as private dwellings
 - none of the Premises is unfurnished, unused or unoccupied
 - the portions of all Premises You occupy can be separately locked to prevent access
 - none of the Premises is located in an area with a history of flooding
 - all Premises You occupy are protected by adequate security devices and/or intruder alarm systems
- Your premises are not equipped with a sprinkler system.
- You do not hold more than £10,000 high hazard stock, i.e. tobacco, cigarettes & cigars; wines & spirits; radio, TV audio & photographic equipment; non-ferrous metals.

Computer

Where cover has been selected, you agree that:

- Where the Sum Insured on Computer equipment at any one location exceeds £100,000 an intruder alarm system is in full operation and will be set whenever the premises are unattended.

Electronic Equipment

Where cover has been selected, you agree that:

- The Electronic Equipment is not used for, or involved in:
 - Underwater or Aerial purposes
 - Special Effects
 - Pyrotechnics
 - Stunts
 - Adult entertainment
 - Journalistic photography, otherwise known as, or associated with, 'paparazzi'
- The Electronic Equipment is not hired or loaned to any third party
- Where the Sum Insured on Electronic Equipment at any one location exceeds £100,000 an intruder alarm system is in full operation and will be set whenever the premises are unattended.

Contract Works

Where cover has been selected, you agree that:

- Your annual business is not that of a Contractor.
- Refurbishment of timber framed property will not be covered unless referred to, and accepted by, your insurers

Employers' Liability

Where cover has been selected, You agree that:

- With regards to any clerical work engaged in whilst overseas, You will adhere to the advice provided by the FCO website at the time of a visit. Cover will not apply where the advice is not to travel to a particular territory or area.
- Manual work overseas is not covered unless details have firstly been referred to, and accepted by, Your insurers.
- You do not have any employees permanently based overseas
- Your employees and volunteers are not involved in the use of woodworking or metalworking machinery, other than proprietary hand held tools for minor works only.
- You do not carry out work involving the application of heat.
- You do not carry out work at heights of over 10 metres
- You have never been prosecuted by
 - the Health and Safety Executive or been notified that a prosecution will be made and/or received Prohibition or Improvement Notices for breaches of health and safety an enforcing authority or been notified that a prosecution will be made and/or received Enforcement or Prohibition Notices for breaches in fire safety
 - the Crown Prosecution Service under the Corporate Manslaughter and Corporate Homicide Act 2007

Public & Products Liability

Where cover has been selected, You agree that:

- With regards to any trips, excursions or events arranged by Your organisation:
 - You must have a risk assessment undertaken prior to commencement and ensure that suitable supervision and competence is provided.
 - involving children and/or vulnerable adults, or where activities fall outside your insured description of activities, will not be covered unless firstly referred and accepted by Your insurers.

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- where the trip, excursion or event involves any overnight stays or accommodation, involving children and/or vulnerable adults, for whom You are deemed to be responsible, will not be covered unless firstly referred, along with full details of Your safeguarding policy, and accepted by Your insurers.
- You do not carry out work involving the application of heat.
- You do not carry out work at heights of over 10 metres.
- You will carry out pre-sales safety tests before selling any second-hand electrical goods.
- You will only sell second-hand upholstered furniture that has fire retardant labels.
- You do not engage in the repair or refurbishment of second-hand computer or electronic equipment.
- You do not provide or operate BMX/Skateboard ramps/parks. Where such risks attach to Your organisation, cover may be available upon referral to Your insurers.
- You do not export goods to USA or Canada
- You do not sell of supply products which are intended for the aviation, marine, pharmaceutical, offshore, chemical or medical sectors.
- You have never been prosecuted by
 - the Health and Safety Executive or been notified that a prosecution will be made and/or received Prohibition or Improvement Notices for breaches of health and safety an enforcing authority or been notified that a prosecution will be made and/or received Enforcement or Prohibition Notices for breaches in fire safety
 - the Crown Prosecution Service under the Corporate Manslaughter and Corporate Homicide Act 2007
 - the Environment Agency and/or been subject to Civil Sanctions and/or been required to pay clean-up costs following a pollution incident
- You have never been
 - prosecuted under Product Safety legislation
 - forced to issue a product recall by the enforcing authorities

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Commercial Legal Protection

Where cover has been selected, you agree that:

- You have not merged with, taken over or bought another company within the last three years or are proposing to merge, take over or be taken over within the next 12 months.
- You do not envisage any redundancies within the next 12 months.
- There are no ongoing legal or contractual disputes, with employees or otherwise.
- In the last three years, You have not had any claims or incidents that have given rise to a claim or would have given rise to a claim if insurance had been in force

Professional Indemnity

Where cover has been selected, you agree that:

- Unless firstly referred to, and accepted by, your insurers, the following activities will not be covered.
 - Friendly Societies or other lending institutions
 - Activities carried out in the USA
 - Working with persons under 18, or vulnerable adults, where no safeguarding is in place
 - Provision of:
 - Medical advice, diagnosis or treatment
 - Nursing or care services
 - Financial planning
 - Legal advice
 - Regulatory advice
 - Medical Counselling, for example, counselling provided by medical practitioners
- None of the partners, principals or directors
 - have been found guilty of misconduct or malpractice at any properly constituted hearings, tribunals or disciplinary proceedings.
 - have ever been found guilty of fraud or dishonesty.
 - All partners, principals or directors are professionally/technically qualified or have at least 5 years' experience relevant to the business.
 - In the last 5 years, You have not had any Professional Indemnity claims or allegations (successful or not) made against You.
 - After enquiry, You are not aware of any circumstances which might give rise to a Professional Indemnity claim against You
- The Business
 - uses appropriate IT access controls and has data protection and information risk management policies in place with which all partners, directors and employees are required to comply.
 - does not have employees domiciled outside of the United Kingdom
 - does not have permanent operations or assets based outside of the United Kingdom
 - derives all income from work undertaken in the UK and all terms of engagement are subject to UK law.
 - uses standard terms of engagement outlining the services it agrees to provide, billing information and any exclusions or restrictions which may apply.
 - has never undertaken nor does it expect to in the future undertake any:
 1. Financial services (as defined by the Financial Services Act 2012) or insurance mediation work
 2. Specialist tax advice including tax mitigation or offshore tax advice
 3. Due diligence on behalf of any financial institution (e.g. banks, building societies, hedge funds, etc), Preparation of Report & Accounts or other financial statements of any company
 4. Merger, acquisition, liquidation or insolvency work
 5. Physical or mental therapy, diagnosis, treatment or the prescription of any drugs or therapeutic products or services
 6. Design, inspection or management of any buildings with more than 4 storeys, purpose built flats, student accommodation, sheltered housing or other high occupancy type of building
 - has never provided advice or services, nor does it expect to in the future provide advice or services, in any of the following sectors:
 1. Financial institutions including banks and insurance companies
 2. Nuclear or petrochemical industries
 3. Railways, marine, automotive or aviation
 4. Power generation including renewable energy
 5. Asbestos, pollution or contaminated land
 - does not sub-contract more than 25% of its fee income to third party consultancies.
 - does not have authority to purchase or procure goods and services on behalf of any client without their prior approval/permission.
 - has not worked on in the last 5 years, nor does it plan to work on, any project with a total value in excess of £2,500,000.

Management Liability

Where cover has been selected, you agree that:

- The proposer (and/or its subsidiaries) and any insured person:
 - Is a UK registered charity or Not for Profit Organisation
 - Does not have employees domiciled outside of the United Kingdom
 - Does not have permanent operations or assets based outside of the United Kingdom
 - Is not aware after enquiry of any circumstances, facts or incidents that may lead to a claim for the type of cover now proposed
 - Has not been the subject of any claims over the past 5 years for the type of cover now proposed
 - Has not had any mergers or made any acquisitions during the past 12 months and does not anticipate any mergers or acquisitions during the next 12 months
 - Has not had their annual reports or accounts qualified by accountants, auditors or independent examiners

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- can confirm their latest annual report and accounts show a positive net worth, or if a residents association, can confirm their latest service charge balancing statement shows positive net assets
- Is not currently undergoing and does not plan to undergo within the next 12 months any employee layoffs, early retirements or redundancies

Employment Practices Liability

- The proposer: (and/or its subsidiaries) and any insured person.
 - Has written employment and grievance policies in place and these are communicated to all employees
 - Requires all disciplinary actions and/or employment terminations to be subject to prior approval by their HR department and/or a company director with an HR qualification and/or external legal advice

Personal Accident

Where cover has been selected, you agree that:

- Cover will not apply in respect of Death or Injury caused whilst Insured Persons are undertaking hazardous sports or pastimes, for example: mountaineering or rock climbing requiring use of ropes or guides, pot-holing, winter sports, any kind of racing (except foot races), speed or time trials, naval military or air force service or operations.
- No Insured Person work offshore, works above a 10m height, pilots an aircraft, works at depth (below 2 metres) and/or mining or works as a diver

Business Travel

Where cover has been selected, you agree that:

- You will adhere to the advice provided by the FCO website at the time of a visit. Cover will not apply where the advice is not to travel to a particular territory or area.
- No manual work is undertaken
- The Travel Pattern is not made up of more than 50% leisure travel

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Important Information

Data Protection – Aviva Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: contactus@aviva.com or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at dataprt@aviva.com

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

Fraud prevention and detection

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contract details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information

Regulatory Status

Clear Insurance Management Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 3712209
Registered Office: 1 Great Tower Street, London EC3R 5AA. Underwritten by Aviva Insurance Limited. Registered in Scotland No 2116 Registered Office Pitheavlis, Perth, PH2 0NH Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

The Insured: Totton & Eling Community Association CIO
Policy Number:1007237828BDN/CHW00616
Quotation Reference:1007237828BDN/CA/TOTT/34024-LWJ6

Risks situated within the UK are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651. Authorised and regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. Registered UK Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ. UK branch deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No.827591) and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk

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Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

Financial Services Compensation Scheme

Should you need to make a claim under this policy, please contact us on 0800 015 1468.

In all cases, please quote your policy number.

Copy document availability

If you would like to receive copies of your policy documents in paper, please contact your insurance adviser. Copies will be provided free of charge.

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.