

PREMIUM NOTIFICATION

Agent

PIB Insurance Brokers
4 Springfield Lyons Approach
Chelmsford
Essex
CM2 5LB

Phone: 0116 265 4300
UK 5879

Policyholder

Three Counties & South Wales area of
NAFAS
63 Nicholls Lane
Winterbourne
BRISTOL,
BS36 1NF

528564

Policy number **ACG 2392796**

Reason **Renewal**

Policy type **Clubs, Groups and Societies**

Period of insurance from **0:01 Hrs 1/01/25**
to **Midnight 31/12/25**

Premium £568.95
Insurance Premium Tax (IPT) £68.27 at 12.0%

Total premium £637.22

Number of claims in previous insurance year: 0

Please refer to the notes overleaf regarding renewal of your policy.

Date of Issue 26/11/24

Does this policy still meet your needs?

Your requirements may change over time, so you may benefit from reviewing the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any changes that you need.

Notes applying to renewal of your policy

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.
b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. You must make sure that the information provided to us for this policy is, and will continue to be accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.
5. a) Your last declared income and wage roll figures are shown in the enclosed schedule and Statement of Facts. If these figures have changed by more than 10%, please inform your insurance advisor or us as it may be necessary to reassess your renewal terms.
b) We may require you to complete a declaration form in advance of your renewal date and this must be returned to your insurance advisor or us by the date stated on the form, otherwise a premium loading may be applied.
6. You may have difficulty obtaining the cover you currently have should you decide to cancel or not renew your policy, for example if your premises are in an area prone to flooding or subsidence.

Important Reminder

Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 26/11/24

NOTICE TO POLICYHOLDERS
Changes to Endorsement 215 ACTIVITIES

We are writing to inform you that we are making some changes to endorsement 215 that applies to your policy. We have made these changes to make the endorsement easier to read and to make it clearer what is excluded under the policy. The revised endorsement will apply to the renewal of your policy.

We have summarised the main changes below, you should read the revised endorsement carefully to ensure the policy still meets your needs.

SIGNIFICANT CHANGES TO NOTE

EXCLUDED ACTIVITIES

We have grouped some of the main contact sports together to make this easier to read, this includes American football, Australian rules football, Gaelic football and rugby.

Climbing is updated to state that children's play equipment is not excluded.

'Water activities' is updated to make it clear that certain water or wind assisted activities are acceptable, including paddleboarding and certain types of sailing.

Winter sports, such as skiing and snowboarding are excluded.

The exclusion for bicycles has been revised.

PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

We have deleted the Professional Suppliers Contingency Extension, we will no longer provide contingent cover in instances where we would not ordinarily provide public liability cover, this includes abseiling, horse riding and climbing walls.

THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA68 0322.
Subject to the terms and conditions of the policy the insurance is for the period shown.

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Total premium £637.22

DESCRIPTION OF THE ORGANISATION:
Flower club

ACTIVITIES OF THE INSURED:

a) We cover the following activities:

- * Clean-Ups and Litter Picks
- * Clerical and Other Non-Manual Work
- * Conferences, Trade Shows and Exhibitions
- * Delivery And/Or Collection Of Goods
- * Domestic Duties
- * Fireworks Display or Bonfire Event up to 100 Attendees
- * Fundraising Events (ex. Fireworks & Bonfires) up to 1000 people
- * Gardening (Domestic)
- * Horticulture
- * Meetings, coaching and mentoring
- * Talks, Presentations And Seminars

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

Policy number ACG 2392796

ADDITIONAL RISK INFORMATION

DECLARED MEMBERS, INCOME, WAGES AND VOLUNTEERS

You have declared to us your:

- a) number of members as 100
- b) income as £50,000
- c) wage roll as £0
- d) number of volunteers as 76

Policy number ACG 2392796

SCHEDULE

General Cover

The cover provided under the following sections (if shown as operative) applies to all locations specified under this policy.

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 PUBLIC AND PRODUCTS LIABILITY Indemnity Limit	£100	OPERATIVE £5,000,000
2 EMPLOYERS' LIABILITY Indemnity Limit		OPERATIVE £10,000,000
3 TRUSTEES' AND DIRECTORS' INDEMNITY		NOT OPERATIVE
4 PROFESSIONAL INDEMNITY		NOT OPERATIVE
5 PERSONAL ACCIDENT		NOT OPERATIVE
6 FIDELITY GUARANTEE		NOT OPERATIVE
7 REPUTATIONAL RISKS		NOT OPERATIVE
8 LEGAL EXPENSES		NOT OPERATIVE
9 CYBER		NOT OPERATIVE
10 ALL RISKS Unspecified items with a single item limit of £500 and within the geographical limits of the United Kingdom	£75	OPERATIVE £3,708
11 MONEY Limit during working hours Limit in transit Limit in bank night safe Limit in safe Personal accident (Assault) Deferment period 14 days Capital benefits Weekly benefits for persons aged 16 to 80	£75	OPERATIVE £5,000 £5,000 £5,000 £5,000 £10,000 £100
12 GOODS IN TRANSIT		NOT OPERATIVE
13 MOTOR POLICY COMPENSATION		NOT OPERATIVE

Policy number ACG 2392796

SCHEDULE

Endorsements

215 - Activities

340 - Territorial Exclusion (Property)General Exclusions

Policy number ACG 2392796

SCHEDULE

Location: 63 Nicholls Lane Winterbourne BRISTOL, BS36 1NF

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
14 PROPERTY DAMAGE		NOT OPERATIVE
15 BUSINESS INTERRUPTION		NOT OPERATIVE
16 LOSS OF LICENCE		NOT OPERATIVE
17 EQUIPMENT BREAKDOWN		NOT OPERATIVE
18 TERRORISM		NOT OPERATIVE

Policy number ACG 2392796

ENDORSEMENTS

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to 'What is not covered' under section 1 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
 - abseiling or rappelling
 - aerial activities of any kind
 - American football, Australian rules football, Gaelic football and rugby (other than walking or tag/touch variants of these sports)
 - caving, potholing or underground activities of any kind
 - climbing (including tree climbing) requiring the use of hands as well as feet (other than children's playground equipment)
 - fire or glass walking
 - firework and/or bonfire events organised or run by any **professional supplier**
 - gorge or glacier walking or trekking and the like
 - gymnastics
 - horse, pony or donkey riding of any kind
 - martial arts or combat sports of any kind
 - parkour or freerunning
 - professional sport of any kind
 - racing or time trials (other than on foot)
- ii. football where:
 - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
 - **you** manage, control or organise a football league system.
- iii. water and wind sport activities, other than:
 - paddle boarding, snorkelling, surfing, swimming, windsurfing in, on or under water
 - the use of non-mechanically propelled watercraft not exceeding nine meters in length whilst operated on inland waterways or within three miles of the coast (provided they are not used in any white water activity).
- iv. winter sports (including but not limited to ice skating, skiing, sledding, snowboarding, snow tubing or tobogganning).
- v. cycling using manual or e-bikes, where this involves:
 - commercial use (such as couriers)
 - downhill or trials courses.

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- cables, wires or elastic ropes (other than children's playground equipment)
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- motorised fairground rides (other than coin operated rides designed for children)
- segway vehicles
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped (whether powered by an internal combustion engine or electric motor)
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any battery powered wheelchair or mobility scooter hired or loaned out by **you**.

Policy number ACG 2392796

ENDORSEMENTS

340 TERRITORIAL EXCLUSION (PROPERTY) - GENERAL EXCLUSIONS

The following general exclusion is added to this policy.

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

TERRITORIAL EXCLUSION (PROPERTY)

The following definition is added to this policy:

- excluded territory**
- a) Belarus (Republic of Belarus), and
 - b) Russian Federation, and
 - c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, **damage**, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:

- a) identity domiciled, resident, located, incorporated, registered or established in an **excluded territory**, or
- b) property or asset located in an **excluded territory**, or
- c) individual that is resident in or located in an **excluded territory**, or
- d) **claim**, action, suit or enforcement proceeding brought or maintained in an **excluded territory**, or
- e) payment in an **excluded territory**.

This exclusion will not apply to any coverage or benefit required to be provided by **us** by law or regulation applicable to **us**, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

- | | |
|--|---------------------------------------|
| a) Employers' Liability | f) Trustees' and Directors' Indemnity |
| b) Public Liability | g) Directors and Officers Liability |
| c) Medical Malpractice | h) Personal Accident |
| d) Reputational Risks or PR Crisis Communication | i) Legal Expenses |
| e) Professional Indemnity | j) Cyber. |

Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office PLC is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ansvar.co.uk/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW or on 0345 6073274 or email compliance@ansvar.co.uk.