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Allied Westminster

(Insurance Services) Ltd

Allied House
Holgate Lane
Boston Spa
WETHERBY
LS23 6BN

INSURANCE RENEWAL RECEIPT

Our Reference:	BS69360
Policy Number:	VH 88/0047440/BS69360

Melvich Community SCIO

C/o Mr Robert Kerr
Seaview
108 Porskerra
Melvich
Thurso
Caithness
KW14 7YL

17 September 2021

Insured:	Melvich Community SCIO
Product:	VILLAGEGUARD (VILLAGE HALL INSURANCE) RENEWAL

Dear Mr Kerr,

Thank you for renewing your insurance policy with Allied Westminster, and we hope to continue providing whatever insurance services you may require over the coming years.

We aim to deliver excellent service to our customers at all times, therefore it is important for us to know what we're doing well and where there is room for improvement. Please let us know if you are happy with the service we have provided and/or if there is any area you think we could improve. You can call, e-mail or write to us.

We confirm receipt of and thank you for your credit card details, they have been processed and £300.00, representing the full annual premium, has been taken.

Please find enclosed your Certificate of Employers' Liability Insurance.

In the unfortunate event of you having to make a claim, then our personnel will be pleased to provide assistance, simply telephone or write to us.

Please keep your documents in a safe location for future reference. Should you have any queries, or would like further information, please do not hesitate to contact us.

Yours sincerely,

Kerry Garrity

Customer Care Assistant

HOW TO ENSURE YOUR INSURANCE CLAIMS ARE PAID IN FULL

We always stress the importance of careful consideration when we ask about the value of the sums insured.

AN EXAMPLE OF WHY THIS IS IMPORTANT

After making a claim, Trustees from a Village Hall found out they were almost 50% underinsured. They kindly asked us to relay their story in hope that others will give greater consideration to their sums insured. In their case the underinsurance was in respect of contents, and they will have to find over £13,000 to cover the shortfall as the insurer will not pay the claim in full.

Any insurance policy is a legal contract between insurer and insured. The insured must comply with the terms of the contract, otherwise the insurer will NOT pay a claim in full, may not pay at all, and trustees may even be personally liable for some or all the costs.

As an insurance broker, Allied Westminster is determined to ensure that none of our clients suffer from claims shortfalls. With decades of experience, we have compiled a 15-point priority list of the most important checks from an insurance point of view for Village Halls.

1. Have the buildings sum insured checked at least every five years by a qualified surveyor and keep the survey report. This is to ensure that the property is insured correctly. Underinsurance is the most costly problem, on the other hand over insurance is simply a waste of Your charity funds.
2. Have your contents inventory updated on a regular basis to ensure that your contents insurance cover is adequate. Keep all receipts, invoices and written records of gifts. Take photographs of the hall and contents.
3. Make sure that you insure ALL you are responsible for, (examples of missed items: outbuildings, storage containers, playground equipment, war memorials, car parks, walls, playing fields, marquees, items belonging to others kept in trust, high value items not specified).
4. Read and understand ALL your policy terms and conditions – pay particular attention to ALL Endorsements and/or warranties such as minimum security conditions, requirements for roof or playground equipment inspections etc. If You don't comply with them, the insurer will decline whole or part of the claim. Ensure that You understand ALL exclusions and policy conditions.
5. Have the electrics checked at least every five years and correct any faults immediately, and have all Your electrical appliances PAT tested regularly.
6. Have the property tested for asbestos, you have a duty to know if there is asbestos in the property. If you have asbestos, ensure that all trustees and tenants are aware of this fact. All contractors should be made aware of any asbestos before they carry out work on the property. Removal of asbestos must only be carried out by companies authorised to remove it. Your insurance does not cover removal of asbestos unless it is needed following damage due to an insured cause and is not otherwise excluded. Damage caused by contractors is not covered.
7. Carry out and record Risk Assessment at least annually.
8. Keep the property in a good state of repair and inform the insurer of any issues. Have the roofs checked at least every five years by a roofer and keep written records of the checks, especially if any part of the roof is flat. Have the gutters cleaned on an annual basis.
9. Always inform the insurer BEFORE any construction or demolition work takes place at the hall or if the hall is not used for more than 30 days.
10. Ensure that the outside lighting is adequate and working. Remember that You are responsible for the outside and most liability claims are result of trips and slips outside the hall due to poor lighting or lack of maintenance of paths, walkways, and steps.
11. Inform the insurer of any claims or possible claims immediately.
12. Check your Accident Book at least monthly and inform Your Insurer/broker of ALL accidents reported/known to You immediately.
13. Have written Hire Agreements with all hirers.
14. Never admit liability to any third party or try to deal with it Yourself before you inform Your Insurer.
15. Ensure that all trustees/committee members know who the insurer/broker is and who to contact in case of claim/emergency/important information.



THIS SCHEDULE FORMS PART OF YOUR VILLAGE HALL INSURANCE POLICY

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

Policy Number: **VH 88/0047440/BS69360** MASTER POLICY NUMBER: **100723922BDN**

Insurer: **Aviva, except for Legal Expenses (if selected), covered by DAS**

Insured Name: **Melvich Community SCIO**

Hall Name **Melvich Village Hall**

Effective Date: **23/09/2021** Expiry Date: **22/09/2022**

Business Description:

Risk Address: **Melvich Village Hall**

Village Hall

**Melvich
THURSO
Highland
KW14 7YJ**

PREMIUM DETAILS

Premium Net: **£250.00**

Insurance Premium Tax: **£30.00**

Administration Fee: **£20.00**

Total Payable:

£300.00

COVER DETAILS (*Indicates Cover supplied as standard with this policy)

Cover	Limit of Cover	
Buildings Sum Insured	£0	
Oil Tanks and Contents	Not Insured	
Buildings All Risks	No	
Subsidence	No	Not Insured
Underground Services	Yes	
*Greens and Playing Surfaces	Not Insured	
Playground Equipment (Including Liability)	Not Insured	
Contents Sum Insured:	£0	Excess: £100
<small>(Furniture, Fixtures and Fittings and All Other Contents, including up to £2,000 Computer and Electronic Equipment and up to £5,000 for Property at fundraising and catering events, if applicable)</small>		
Contents All Risks	No	
*Defibrillator Cover (In addition to Contents Sum Insured)	£5,000	No Excess
*Freezer Contents	Not Insured	
*Stock of Wines/ Spirits	£1,000	Excess: £100
Computer and Electronic Equipment if over £2,000	Not Insured	
Marquee (1)	Not Insured	
Marquee (2)	Not Insured	

Specified items: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	Value
	£0
Items Specified that do NOT belong to the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	Value
	£0
All Risks Items: items covered away from the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	Value
Raised planters, benches and a noticeboard	£2,000

Cover	Limit of Cover	
Trustee Indemnity:	Not Insured	
Money and Assault:	£1,000.00	Excess: £100 Assault limit £25,000
Loss of Revenue	Not Insured	
...Indemnity Period (Months)	N/A	
Public Liability	£10,000,000	
* ...including Libel and Slander	£100,000	
* ...including Hirers Liability	£2,000,000	
Employers Liability	£10,000,000	
FULL TIME PAID employees if 3 or more:	0	
Employee Dishonesty	Not Insured	
Personal Accident	None	
Legal Expenses	£100,000	Excess: £250
Loss of Rent	Not Insured	
...Indemnity Period (Months)	N/A	
Loss of Licence	Not Insured	
...Indemnity Period (Months)	N/A	
Terrorism Cover	No	

DISCOUNTS APPLICABLE

No claims Discount:	<u>Yes</u>
Loyalty Discount:	<u>Yes</u>
Long term contract:	<u>No Long Term Agreement Selected</u>
Voluntary Excess:	Buildings: <u>Yes</u> Contents: <u>No</u>
CCTV Discount:	<u>No</u>
Alarm system discount:	<u>No</u>
Auto Stop Cock Discount:	<u>No</u>

A discount has been provided as you have confirmed that all electrical circuits at The Premises are tested at least every five years by a qualified electrician and any defects found rectified immediately. If, in relation to any claim in respect of Damage to the Property insured caused by or resulting from fire and/or explosion, You have failed to comply with this, You may lose Your right to indemnity, or payment for that Claim.

APPLICABLE ENDORSEMENTS

- 1. Public and Products Liability Section - Libel and Slander Extension**
- 2. General Endorsement - The Insured**

1. Public and Products Liability Section - Libel and Slander Extension

Definition

"Publication" shall mean any written material produced in the course of The Business.

(1) We will, in respect of any claim made against The Insured while this endorsement is in force or within twelve months of its cancellation provided the cause of the claim occurred while the endorsement was in force, indemnify The Insured in respect of

- Compensation
- Costs and Expenses as a result of
 - libels in any Publication.
 - slanders made in the course of The Business.
 - infringement of any trade mark, registered design, copyright or patent right arising from the contents of any Publication.
 - slander of title to goods.

(2) All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will be treated as one claim.

(3) The maximum We will pay, inclusive of Costs and Expenses, in respect of


- any one claim
- and
- the total of all claims in any one Period of Insurance is £100,000.

(4) We will not provide indemnity in respect of

- withdrawing, recalling or replacing any Publication.
- liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement.
- actions brought in a court of law outside The Defined Territories.
- ten percent of each and every claim.

2. General Endorsement – The Insured

The definition of The Insured is extended to include Melvich Village Hall Association Management Committee (SC029590)

Examined and Authenticated by Allied Westminster. This insurance is effective only if this Schedule is signed by an Authorised Signatory for Allied Westminster on behalf of Aviva.	Signature: 	Date:
		03/09/2021

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

Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.



Produced on: 03/09/2021

Statement of Fact

You have a duty to present to us a fair presentation of the risk, which you know or ought to know. This Statement of Fact is a record of information provided by you, and any assumptions made about you and/or your Organisation (see below for details).

We assume that you have conducted reasonable searches for all relevant information held within your Organisation (including that held by your Trustees/Officers and anyone who is responsible for your insurance). Information regarding the cover and sums insured that you have requested are included in the Policy Schedule and this Statement of Fact.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE SCHEDULE AND THIS STATEMENT OF FACT AND TELL US IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT ALL OR PART OF YOUR CLAIM(S) WILL NOT BE PAID.

If any changes in circumstances arise during the period of insurance, please provide us with full details. If you require a further copy of this Statement of Fact, please contact us.

Policy Number:

Effective Date:

Insured:

Hall:

Information Supplied about the Village Hall:

Outbuildings:

Age Band of Property:

Construction Type:

Additional Details:

Flat Roof Percentage:

Listed Building:

Details of Previous Claims and Losses:

Do you fully comply with current Health and Safety regulations, and will continue to do so?

Are all electrical circuits at The Premises tested at least every five years by an approved contractor and any defects found rectified immediately?

Date of last electrical Inspection

Date next electrical Inspection due

Statement of Fact

Is the Organisation a Registered Charity?	YES
Have you (in respect of cover to be provided) been refused insurance or had special terms imposed?	NO
Have you or any Trustees or Officers of the Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)?	NO
Is the Hall (including any outbuildings) currently undergoing renovation or construction work, or will be in the next 3 years?	YES
<i>Hall being demolished and new hall to be constructed in its place - full details of new hall construction to be provided to us before construction starts.</i>	
Has the Hall ever suffered from flooding or is it in an area with a history of flooding?	NO
Has the Hall (including any outbuildings) or any adjacent property ever suffered from, or does it show any visible signs of damage from subsidence, landslip or ground heave?	NO
Is the Hall (including any outbuildings) in a good state of repair, and will it be so maintained?	YES
Organised activities, events, and functions in and away from The Hall:	
Prize bingo, kids discos, kids roller discos and dances. Fun Day held at local football pitch - the owner of this land must have their own insurance in place. Please see page 94 of the policy wording and refer any excluded activities to us.	
Is any part of the property including outbuildings let to a third party on a long term basis?	NO
<i>No part of the hall is let to a third party on a long term basis.</i>	
Are you responsible for any playing fields, playgrounds or sports grounds?	NO
<i>The Village Hall Committee are not responsible for any playing fields.</i>	
Do you own a ride on Lawnmower?	NO
Is the Lawnmower driven on public roads?	N/A
Method of Heating that is used at the Hall?	
Does the Hall have a lift, industrial boiler or wind turbine?	NO
Have you achieved a Hallmark/Keystone Level?	NO
An Employer Reference Number (ERN) is given to every business that registers with HM Revenue and Customs as an employer.	
Do you have an ERN?	NO
Employer Reference Number (ERN) ?	
Reason for ERN Exemption?	NO PAID EMPLOYEES OR PAYMENTS UNDER THRESHOLD
Date last rebuild cost assessment was carried out	

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Authorised and Regulated by the Financial Conduct Authority (FCA).

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Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Master Policy Number : 100723922BDN
Policy Number : VH 88/0047440/BS69360

Name of Policyholder : Melvich Community SCIO

Date of Commencement of Insurance : 23 September 2021

Date of Expiry of Insurance : 22 September 2022

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
-

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

A handwritten signature in black ink, appearing to read 'Colm Holmes', is written over a horizontal line.

Authorised Signatory
Colm Holmes
Chief Executive Officer, UK Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you

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and the Prudential Regulation Authority.