

# Charity Combined Policy Schedule

**Policy Number - 028916/08/24**

**Renewal Schedule Number 1**

**Issue date of Schedule - 08/08/2024**

This policy is issued by Q Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

**The Policyholder / Insured:** Stonebridge City Farm

**Trading as (if applicable):** Not Applicable

**Agent Name:** M Ladbrook Ltd (Chesterfield)

**Agent Address:** 21b Napier Court, Gander Lane, Barlborough, Chesterfield, Derbyshire S43 4PZ

**Principal Risk Address:** Stonebridge City Farm, Stonebridge Road, Nottingham, Nottinghamshire NG3 2FR

**The Premises:** The Principal Risk Address as above and/or as stated in the Schedule of Locations.

**The Business:** Carrying on *Business* and/or *Business Activities* as defined within the Policy  
Community Farm, Cafe and shop. Activities include: provide opportunities for volunteering;  
training and education; therapeutic interaction with the animals and gardens; and *Light*  
*Manual* maintenance work.

**Effective Date of Quote:** 13 August 2024

**Period of Insurance:** From 13 August 2024 to 12 August 2025 (both days inclusive)

**Terms and Conditions:** In accordance with the details set out in this *Schedule*

This Policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

<b>Section of Cover:</b>	<b>Name of Insurer:</b>	<b>Contract Number:</b>
<b>Part A</b> - All Sections	Aviva Insurance Limited	100719892BDN
<b>Part B</b> - Legal Expenses	Aviva Insurance Limited (administered by DAS Legal Expenses Insurance Company Limited)	100719892BDN
<b>Part C</b> - All Sections (other than Section 18 Professional Indemnity)	Aviva Insurance Limited	100719892BDN
Section 18 Professional Indemnity	Aviva Insurance Limited	100719892BDN
<b>Part D</b> - All Sections	Not Applicable	
<b>Part E</b> - Travel	Not Applicable	

**Long-Term Undertaking:** Not Applicable

<b>First Premium in respect of this Renewal Schedule Number 1:</b>	Total Premium:	£ 4,884.46
	Insurance Premium Tax(12%)	£ 586.14
	Policy Fee:	£ 40.00
	Total Amount Due:	£ 5,510.60

## Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* 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 is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

## Sections of Cover

### Part A - Commercial Combined

Section 1 - Property Damage All Risks	<i>Insured</i>
Section 2 - Business Interruption All Risks	<i>Insured</i>
Section 3 - Specified Business Equipment All Risks	<i>Insured</i>
Section 4 - Terrorism	<i>Not Insured</i>
Section 5 - Equipment Breakdown	<i>Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Insured</i>
Section 7 - Group Personal Accident	<i>Not Insured</i>
Section 8 - Goods in Transit	<i>Insured</i>
Section 9 - Employers' Liability	<i>Insured</i>
Section 10 - Public Liability	<i>Insured</i>
Section 11 - Products Liability	<i>Insured</i>
Section 12 - Loss of Licence / Registration	<i>Not Insured</i>
Section 13 - Motor NCD and Excess Protection	<i>Not Insured</i>

### Part B - Legal Expenses

Section 14 - Legal Expenses	<i>Insured</i>
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### Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Insured</i>
Section 16 - Employment Practice Liability	<i>Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Insured</i>
Section 18 - Professional Indemnity	<i>Insured</i>

### Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<i>Not Insured</i>
Section 19B - Property Damage Loss Recovery	<i>Not Insured</i>

### Part E - Business Travel

Section 20 - Business Travel	<i>Not Insured</i>
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## Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy *Sums Insured*. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

### PART A - COMMERCIAL COMBINED

#### Section 1 - Property Damage All Risks

##### The Property Insured

Item	Description	Sums Insured
A	Buildings	£ 632,519
	Tenants Improvements	Not Insured
B	Contents	£ 13,037
	Computer Equipment	£ 17,540
C	Stock in Trade	£ 3,268
D	Rent Payable	Not Insured
I	Location Specific - Shed	£ 12,153
J	Location Specific - Polytunnel	£ 9,484
K	Location Specific - Clay Oven	£ 2,092
L	Location Specific - Summer House	£ 1,186
M	Location Specific - Fixed Play Area	£ 51,482

##### Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	Applicable
Special Extension 4 - Waiver of Average	Included

##### Section 1 - Excess Applicable (Each and every loss)

Buildings	£ 250
Standard Section Excess	£ 100
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

##### Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

##### Clauses 1 to 7 include:

**7 - Floating Sums Insured** - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

##### Extensions 1 to 53 include

4 - Breakage of Glass and Sanitary Fittings	Up to £ 10,000
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5 - Capital Additions	£ 1,000,000
6 - Changing Locks	£ 5,000
9 - Deterioration of Stock	£ 2,500
13 - Fly Tipping	£ 15,000
20 - Property at Business Events	£ 25,000
22 - Removal of harmful insect nests	£ 2,500
30 - Trace and Access	£ 25,000
36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	£ 5,000
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

## Section 2 - Business Interruption All Risks

### The Items Insured

Item	Description	Sums Insured	Indemnity Period
A	Gross Profit	Not Insured	
B	Revenue	£ 520,000	12 months
C	Additional Expenditure	£ 50,000	12 months
D	Outstanding Debit Balances	Not Insured	
E	Loss of Rent Receivable	Not Insured	

### Section 2 Special Extension Applicable

Cancellation, Postponement, Abandonment and Relocation Costs	Not Included
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Unless amended above, or endorsed to the contrary, Extensions 1 to 17 apply in respect of Items A, B, C and E. Please refer to your policy wording for full details

### Extensions 1 to 17 include

1 - Denial of Access	£ 25,000
2 - Disease, Infestation, Defective Sanitation	£ 25,000
4 - Public Utilities	£ 25,000
12 - Action of Authorities	£ 10,000
14 - Key Person	£ 10,000
15 - Loss of Attraction	£ 10,000
16 - Lottery Winners	£ 50,000

### Section 2 - Excess Applicable

Each and every loss	Nil
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## Section 3 - Specified Business Equipment All Risks

### The Property Insured

Description	Sums Insured	Territorial Limits
Electronic Equipment (laptops, mobile phones etc.)	£ 1,288	U.K.
Combined Unspecified Items	£ 3,729	U.K.

### Section 3 - Excess Applicable

Each and every loss	£ 100
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## Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Applicable

### Section 5 - Excess Applicable

Each and every loss	Nil
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## Section 6 - Money and Personal Accident Assault

### Part A Money

Item	Description	Sums Insured
1a	Within <i>Buildings</i> at the <i>Premises</i> during <i>Business Hours</i>	£ 5,000
1b	In transit within the <i>Territorial Limits</i> or in any bank night safe	£ 5,000
1c	In a locked safe, when outside <i>Business Hours</i>	£ 5,000
1d	At the home of an <i>Insured Person</i>	£ 2,000
1e	In the <i>Premises</i> outside <i>Business Hours</i> and not in a locked safe or strongroom	£ 500
1f	In the personal custody of the <i>Insured</i> or an authorised <i>Insured Person</i> at <i>Business Events</i>	£ 500
1g	In any machine operated by coins, bank notes or credit cards within the <i>Premises</i>	£ 500
2	Crossed cheques and the other non-negotiable instruments	£ 250,000
3	Repair or replacement of safes, tills, cases etc	Unlimited
4	Fraudulent use of <i>Insured's</i> business credit / debit card	£ 1,000

### Part B Personal Accident Assault

Item	Description	Sums Insured
1	Death	£ 10,000
2	<i>Loss of Limb</i> or <i>Loss of Sight</i>	£ 10,000
3	<i>Permanent Total Disablement</i>	£ 10,000
4	<i>Temporary Total Disablement</i> (weekly up to 104 weeks)	£ 100
5	<i>Temporary Partial Disablement</i> (weekly up to 104 weeks)	£ 100
	Medical Expenses up to 20% of weekly items B4 and B5 above (maximum of £10,000)	Included
	Damaged Clothing of an <i>Insured Person</i> up to £500 any one loss	Included

### Section 6 - Excess Applicable

Each and every loss under Part A Money	£ 75
Each and every loss under Part B Personal Accident Assault	Nil

## Section 8 - Goods in Transit

Description	Sums Insured
Any one loss arising from any one occurrence or number of occurrences arising directly or indirectly from one source or original cause	£ 5,000

### Section 8 - Excess Applicable

Each and every loss	£ 100
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## Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i>	£ 10,000,000
But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

### Section 9 - Excess Applicable

Each and every loss	Nil
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## Section 10 - Public Liability

Description	Limit of Indemnity
<b>Public liability</b> - Any one <i>Event</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
<b>Care &amp; Treatment</b>	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
<b>Hirers' liability</b> - Any one <i>Event</i>	£ 1,000,000

### Section 10 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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## Section 11 - Products Liability

Description	Limit of Indemnity
<b>Products Liability</b> - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

### Section 11 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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## Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include	Limit of Indemnity
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1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

#### Sections 10 and 11 Extensions include

#### Limit of Indemnity

3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

#### Sections 10 and 11 Extensions include Limit of Indemnity

#### Limit of Indemnity

1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

## PART B - LEGAL EXPENSES

### Section 14 - Legal Expenses (administered by DAS Legal Expenses Insurance Company Limited)

Description	Limit of Indemnity
Legal Protection - per claim unless specified:	£ 100,000
<b>Insuring Clauses:</b>	
Employment Disputes	Included
Employment Compensation Awards	Included*
Legal Defence	Included
Statutory Licence Appeal	Included
Contract Disputes	Included
Property Protection	Included
Personal Injury	Included
Tax Protection	Included

\*The maximum amount payable in respect of Employment Compensation Awards during any Period of Insurance is £1,000,000

#### Section 14 - Excess Applicable

As stated in the Policy wording

Please read the Policy carefully, in particular the Section 14 Insuring Clauses and Section 14 Conditions. Applicable legal costs may only be paid if the Legal and Tax Helpline services are contacted at the earliest stage possible, their full advice is followed and that there are deemed to be Reasonable Prospects of successfully defending a claim

#### Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

## PART C - EXECUTIVE RISKS

### Section 15 - Trustees, Directors and Officers Liability

<b>Description</b>	<b>Limit of Indemnity</b>
In the aggregate for all <i>Claims</i> made for the <i>Period of Insurance</i>	£ 500,000
 <b>Section 15 - Excess Applicable</b>	
Each and every <i>Claim</i> other than as noted below	Nil
Each and every <i>Claim</i> only in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive	£ 2,500
Unless amended above, or endorsed to the contrary, Extensions 1 to 22 apply. Please refer to your Policy wording for full details	
 <b>Extensions 1 to 22 include</b>	
3 - Civil fines and penalties	Included
5 - Crisis Management	Up to £ 100,000
6 - Defence Costs for Extradition, Deportation and Asset Protection	Up to £ 50,000
8 - Spouses, heirs and legal representatives	Included
13 - Retired Trustees	Included
20 - Loss of Documents	Up to £ 25,000
21 - Identity fraud investigation	Up to £ 50,000

### Section 16 - Employment Practices Liability

<b>Description</b>	<b>Limit of Indemnity</b>
In the aggregate for all <i>Claims</i> made for the <i>Period of Insurance</i>	£ 100,000
 <b>Section 16 - Excess Applicable</b>	
Each and every <i>Claim</i>	£ 5,000
Unless amended above, or endorsed to the contrary, Extensions 1 to 5 apply. Please refer to your Policy wording for full details	
 <b>Extensions 1 to 5 include</b>	
1 - Disability Obligations Defence Costs	Included
4 - Crisis Event and Reputation Protection Costs	Up to £ 100,000

## Section 17 - Fidelity Guarantee / Crime

Description	Sum Insured
In the aggregate for <i>Criminal Loss</i> discovered in the <i>Period of Insurance</i>	£ 100,000

### Section 17 - Excess Applicable

Each and every <i>Claim</i>	£ 250
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Unless amended above, or endorsed to the contrary, Extensions 1 to 6 apply. Please refer to your Policy wording for full details

### Extensions 1 to 7 include

3 - Crisis Event and Reputation Protection Costs	Up to £ 100,000
4 - Client funds	Up to £ 25,000
6 - Recruitment costs	Up to £ 25,000

### Section 17 Special Extension Crime

Crime	Not Applicable
Indemnity Period (in respect of Additional Extension 5 Business Interruption)	12 months

## Section 18 - Professional Indemnity

Description	Limit of Indemnity
In the aggregate for <i>Claims</i> made for the <i>Period of Insurance</i>	£ 500,000

### Section 18 - Excess Applicable

Each and every <i>Claim</i>	Nil
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Unless amended above, or endorsed to the contrary, Extensions 1 to 4 apply. Please refer to your Policy wording for full details

### Extensions 1 to 4 include

1 - Loss of Documents	Up to £ 25,000
3 - Mitigation Costs and Expenses	Included
4 - Crisis Event and Reputation Protection Costs	Up to £ 100,000

### Section 18 Optional Extension - Any One Claim

Any One Claim	Not Applicable
Retroactive Date applicable	13/08/2012

## Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

**Number of Premises:** 1

**Premises 1:** Stonebridge City Farm  
Stonebridge Road  
Nottingham  
Nottinghamshire  
NG3 2FR

### The Property Insured

Item	Description	Sums Insured
A	Building(s)	£ 632,519
	Location Specific - Shed	£ 12,153
	Location Specific - Polytunnel	£ 9,484
	Location Specific - Clay Oven	£ 2,092
	Location Specific - Summer House	£ 1,186
	Location Specific - Fixed Play Area	£ 51,482

### Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Applicable

### Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable  
Business Interruption Not Applicable

### Security at this Location

Intruder Alarm Type RedCare  
Subject to Survey No

### Endorsements specific to this Location

#### Timber Outbuilding - Increased Excess

#### Applicable to Sections 1 Property Damage All Risks, 2 Business Interruption and 3 Specified Business Equipment All Risks

The *Excess* in respect of claims arising out of damage to the timber outbuildings insured under this Policy is increased to £500 each and every loss.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Other Premises Insured: None

## Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

### Reference

CCMDPOLY

#### **Poly-Tunnel Endorsement**

##### **Applicable to Section 1 Property Damage All Risks, Section 2 Business Interruption All Risks and Section 3 Specified Business Equipment All Risks**

The *Insurer* shall not be liable for *Damage* to polytunnels, poly-houses and similar structures arising directly or indirectly from wind, rain, hail, sleet, snow, flood, dust or malicious damage, or theft of *Contents* stored within polytunnels, poly-houses and similar structures.

Subject otherwise to the terms, conditions and Exclusions of the Policy

CC1EL<sup>^</sup>

#### **Manual Handling Endorsement**

##### **Applicable to Section 9 Employers' Liability and Section 10 Public Liability**

The *Insured* shall ensure that any *Person Employed* or *Service User* who is involved in lifting heavy goods shall be fully trained in Manual Handling procedures.

Subject otherwise to the terms, conditions and exclusions of the Policy.

CCELTOOLS<sup>^</sup>

#### **Tools and Machinery**

##### **Applicable to Sections 9 Employers' Liability, 10 Public Liability and 11 Products Liability**

1 The *Insured* shall ensure that any *Person Employed* who is inexperienced in the use of tools and/or mechanical machinery shall be fully supervised at all times by an experienced operative of the *Insured* until such time as the *Person Employed* has completed certificate apprenticeship and/or probation.

2 This Policy does not apply to any claim, loss, liability, cost or expense directly or indirectly arising to any *Person Employed* who is under 18 years of age which is attributed to the use of any mechanical machinery.

Subject otherwise to the terms, conditions and exclusions of the Policy.

CCE0104<sup>^</sup>

#### **Catering Facilities - Kitchen Equipment and Maintenance**

##### **Applicable to Section 1 Property Damage and Section 10 Public Liability**

##### **Definitions applicable to this Endorsement**

#### **Cooking Equipment**

means all cooking and frying equipment including *Deep Frying Equipment*.

#### **Deep Frying Equipment**

means equipment used for frying by immersing in fat or oil.

#### **Unattended**

means without a competent person remaining continuously near the *Cooking Equipment*, either in full view of it or positioned where they are able to take action to prevent, extinguish or control a fire starting from such equipment

The *Insurer* shall not be liable for *Damage* to the *Property Insured* caused by or resulting from fire or explosion, unless the *Insured* ensure that, where *Cooking Equipment* is located within the *Premises*:

1 all *Cooking Equipment* must be installed, operated and maintained in accordance with the manufacturers' instructions.

2 all *Deep Frying Equipment* must be fitted with a thermostat which prevents the temperature of fat or oil exceeding 205 degrees Centigrade (401 degrees Fahrenheit).

Where a separate high temperature safety thermostat is fitted, this must be set to a temperature of no greater than 230 degrees Centigrade (450 degrees Fahrenheit).

3 all extract hoods, canopies, canopy exhaust plenums, filters and grease traps must be thoroughly cleaned over their entire internal and external areas by the removal of all greasy and oily deposits and other waste

materials at least every month.

**4** the entire internal area of all flues and extract system ducting, including extraction motors and fans must be thoroughly cleaned by a competent person with the removal of all greasy and oily deposits and other waste materials, at least every six (6) months.

**5** If the entire internal area of all flues and extract system ducting, including extraction motors and fans, have not been so cleaned within six (6) months prior to the inception of this insurance or the addition of this condition, then they must be so cleaned within 30 days of the inception of this insurance or the addition of this condition, and at least every six (6) months thereafter.

**6** suitable fire extinguishers and/or blankets must be kept in the frying and cooking area and staff are fully trained how to use them.

**7** no *Cooking Equipment* using fats, oils or coals must be left *Unattended* while the heat source is operating.

**8** all *Cooking Equipment* including flues and extract system ducting, must be kept from contact with and not in close proximity to combustible material including any such material within or forming part of the building.

Subject otherwise to the terms, conditions and exclusions of the Policy

## Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more

### Retroactive Cover for `Claims Made` Abuse Extension

#### Applicable to Section 10 Public Liability

#### Definition applicable to this Extension

#### Abuse Retroactive Date

means, unless otherwise specifically stated in the *Schedule* or endorsed hereon to the contrary, the first date upon which an Abuse, Molestation or Sexual Abuse Extension or similar is included in a Policy issued to the *Insured* by any preceding insurer and is subsequently continuously insured to the same effect by such Policy (ies).

This Section 10 Public Liability is extended to include *Abuse* previously insured on a "Claims Made" basis which arises in connection with the *Business* and which occurred within the *Territorial Limits* on or after the *Abuse Retroactive Date* of 13/08/2013 and before 13/08/2023.

Provided that:

- 1 any such claim under the provisions of this Extension is first made in writing against the *Insured* on or after 13/08/2023; and
- 2 for the purposes of this Extension any such claim shall be deemed to have occurred during the period commencing on or after 13/08/2023 and ending on or prior to 12/08/2024; and
- 3 the maximum amount the *Insurer* will pay shall not exceed
  - a in respect of this Endorsement £5,000,000 inclusive of costs and expenses, and
  - b for the period 13/08/2023 to 12/08/2024 the Limit of Liability specified in the *Schedule*.

Subject otherwise to the terms, conditions and exclusions of the Policy.

### Farm Endorsement

#### Applicable to Section 9 Employers` Liability, Section 10 Public Liability and Section 11 Products Liability

The *Insured* shall ensure that:

- a. all recommended personal protective equipment is worn at all times;
- b. they have completed written risks assessment including where necessary on the handling of sick animals, animal waste, or any other waste material;
- c. members of the public must be under the supervision of a *Person Employed* whenever on site;
- d. they have procedures in place to help prevent the risk of infectious diseases including precautions around pregnant women
- e. advice on hand washing is provided to *Persons Employed* and members of the public with suitable hand washing facilities made available of site;

Subject otherwise to the terms, conditions and exclusions of the Policy.

## Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

## Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

**Claims History:** The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

Vandalism claim July 2019 - Polytunnels vandalized. Claim settled at £1,402

**Annual Income:** The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 520,000

## Additional Underwriting Information

None

## Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	7.00	£ 192,000	No
Volunteers	10.00	£ 0	Yes
Catering	1.60	£ 43,000	No
Volunteers Light manual	77.00	£ 0	Yes
Light Manual	2.25	£ 121,000	No
Drivers		£ 0	No

## Employers Reference Number

507/100651



## Certificate of Employers' Liability Insurance <sup>(a)</sup>

(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)

Policy Number: 028916/08/24

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Name of Policyholder: Stonebridge City Farm

Date of Commencement of Insurance: 13 August 2024

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Date of Expiry of Insurance: 12 August 2025

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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 (b)
  2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of: **Aviva Insurance Limited** (Authorised Insurer)

A handwritten signature in black ink, appearing to read "JS", is written over a horizontal line.

Authorised Signatory  
Jason Storah  
CEO, UK & Ireland General Insurance

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### 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.



## Certificate of Public Liability Insurance

**Policy Number:** 028916/08/24

**Name of policy holder:** Stonebridge City Farm

**Date of Commencement of Insurance:** 13 August 2024

**Date of Expiry of Insurance:** 12 August 2025

**Business:** Charity or Social Enterprise, and as per Policy. Property Owners.

### Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

**Date of Issue:** 08 August 2024