

Charity and Community Insurance renewal pack

Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity and Community Insurance policy document and the updates notice in this pack. Tell us if you want to make any changes.

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME866

Premium details

Premium: **£6,118.39**

This is made up of a premium of £5,462.85 plus Insurance Premium Tax of £655.54.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
General cover	Section 9 Liabilities Section 10 Reputational risk Section 13 Trustees' and management liability

Policy clauses

Members

For the purpose of identification umpires currently recorded on the list of umpires belonging to the Umpiring & Umpires Section of any insured Hockey Association shall be deemed 'members'.

Business Description Extension

The definition of BUSINESS is extended to include (a) Where any member of the insured association is requested to umpire a hockey match or to give tuition or to provide a watching which is not a direct appointment of his or her association (b) The appointment of any members as an umpire or match delegate to the national leagues, to county, regional or international matches or competitions. (c) Travel to and from such appointments

Insured Title

It is noted that the insured title reads as follows:

The National Programme Umpiring Association, Midland (including non BCHUA and EMHUA members) North, Southern and Eastern Regional Hockey Umpires Associations, West Hockey Association and

Policy number
06/CBP/9098943

Date of issue
5 June 2019

Insured
Hockey Umpires Associations and Umpiring & Umpires Sections of Hockey Associations (as more fully described therein)

Business description
The activities of Hockey Umpires Associations (as more fully described herein)

Period of insurance
1 June 2019 to
31 May 2020

The policy document

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME866 or contact us.

Policy number **06/CBP/9098943**

Date of issue **5 June 2019** Effective from **1 June 2019**

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county umpiring and umpires hockey associations affiliated thereto or represented therein or any other regional/county hockey umpiring or umpires association advised to US from time to time including (as County Associations)

Avon & Somerset, Avon County Women's, Berkshire, Birmingham Counties, Buckinghamshire, Cambridgeshire, Devon, East Midland Counties, Essex, Hampshire, Herefordshire Gloucestershire & Wiltshire, Hertfordshire & Bedfordshire, Isle of Man, Kent, Lancashire Central, Lincolnshire, Middlesex, Norfolk, Northumberland & Durham, North West, Oxfordshire, Suffolk, Surrey, Sussex, and

Cornwall, Cumbria, Wiltshire Hockey Association's Umpires or Umpiring Sections and

And any member (all classes) or any employee of such associations and any other umpire appointed by such associations

Umpires appointed to the Durham Clubs League (Ladies)

CC163 Statement of fact - Safeguarding of vulnerable persons

1. No allegations of abuse have ever been made against you or any of your employees and volunteers or service providers (hereafter referred to as 'personnel') whilst working for you or acting on your behalf.

2. Where you or any of your personnel work unsupervised with children or vulnerable adults, or have unsupervised access to children or vulnerable adults, you have:

- (a) prepared and implemented a written safeguarding policy that is regularly reviewed (at least annually)
- (b) a designated safeguarding officer or named person(s) responsible for safeguarding
- (c) implemented safe recruitment procedures for your personnel
- (d) provided safeguarding training with regular updates (at least annually) for all of your personnel
- (e) arrangements in place for incident reporting and investigation
- (f) undertaken Disclosure and Barring Service (DBS) or equivalent checks at the appropriate level of all eligible personnel working with children and vulnerable adults

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(g) retained securely or will retain securely:

(i) a copy of your safeguarding policy and any revisions of it

(ii) evidence that training has been given and received by all relevant persons

(iii) employment and engagement applications, references, identity verifications and DBS or equivalent reference numbers

(iv) records of any abuse allegations, incidents, notifications and any action taken

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General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 9 Liabilities

Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£6,000,000	£250
Products liability	£6,000,000	N/A

Liabilities clauses

Advice not given for a fee

Under Exclusions to Cover 2 exclusion 6 is deleted and the following substituted therefor :

6 No indemnity will be provided in respect of any liability arising from (i) advice design or specification given for a fee (ii) advice design or specification which if not given for a fee is or would normally be the subject of a specific Professional Indemnity Insurance

Errors and Omissions Extension

The following extension is added Errors and Omissions

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance.

WE will indemnify YOU against all sums which YOU become legally liable to pay as damages and all other costs and expenses as a result of errors or omissions in the conduct of YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the PERIOD OF INSURANCE

WE will not provide any indemnity in respect of the following a) Liability where indemnity is provided by any other insurance b) Liability in respect of BODILY INJURY or DAMAGE to property c) Any person committing or condoning any criminal, dishonest or fraudulent act or omission d) Liability assumed by agreement unless liability would have attached without such agreement e) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim f) Advice, design or specification given for a fee or for which a fee would normally be charged g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS h) Liability arising from any allegation of unfair or wrongful dismissal and all other employment disputes i) Liability arising from any allegation of discrimination j) Liability of an insured member after a period of one year from the date of the member's retirement from an insured association k) The first £250 of each and every claim made under this extension

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The total amount WE will pay under this extension is £1,000,000 in any one PERIOD OF INSURANCE subject to a limit of £250,000 any ONE PERIOD OF INSURANCE in respect of any one insured association All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim was accepted by US

Condition specific to this extension YOU shall give written notice to US as soon as possible after becoming aware of circumstances which might reasonably be expected to produce a claim irrespective of YOUR views as to the validity of the claim or on receiving information of a claim for which there may be liability under this extension. Any claim arising from such circumstances shall be deemed to have been made in the period of insurance in which such notice has been given.

The cover provided to the Cumbria, Cornwall, Dorset, West and Wiltshire Hockey Associations under this extension shall be limited to that part of the Association's Business which relates to umpiring activities for which the Associations are responsible

Car Park Extension

The following extension is added:

Car Parks Extension

Notwithstanding exclusion 4(a) WE will provide an indemnity in respect of liability incurred by YOU in respect of loss of or damage to motor vehicles (including their Contents) not belonging to or hired by YOU whilst such vehicles are within entering or leaving the car park or parking area provided by YOU subject to the following Conditions:

- a) amount payable shall not exceed the sum of £10,000 in respect of any one vehicle (including Contents)
- b) cover will not apply to claims arising from the movement of such vehicles by AUTHORISED VOLUNTEERS outside the confines of the car park
- c) amount payable will exclude the first £250 of each and every claim

Liabilities Section

Definitions

INJURY is restated as means BODILY INJURY wrongful arrest false imprisonment detention wrongful eviction or invasion of the right of privacy

and not as otherwise shown in the policy document

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C4277 Safeguarding of vulnerable persons conditions

If YOU or any of YOUR EMPLOYED PERSONS or service providers work unsupervised with children or vulnerable adults or who have unsupervised access to children or vulnerable adults it is a CONDITION PRECEDENT TO LIABILITY that

- (a) YOU YOUR EMPLOYED PERSONS and service providers comply with YOUR safeguarding policy established for the protection of children and vulnerable adults
- (b) YOUR written safeguarding policy is regularly reviewed (at least annually)
- (c) all eligible persons working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) or equivalent checks at the level appropriate to their role prior to engagement in those duties
- (d) All persons working with children and vulnerable adults receive formal induction training and regular (at least annually) update training on safeguarding

Section 10 Reputational Risk

Cover 1 Libel and slander

Cover applies

Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

Cover 3 Death of Patron

Cover applies

Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' liability	£100,000	£250	N/A

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Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.