

THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA58 0117.
 Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent

Allbright Bishop Rowley Ltd
 207 Barkby Road
 Leicester

 LE4 9HZ

Phone: 0116 2720002
 UK 4087

Policyholder

CFTTB of Mountsorrel Community Team
 Youth Cafe
 The Green
 LOUGHBOROUGH
 LE12 7AF

428644

| | | | |
|--------------------------|---|-----------------------------|---|
| Policy number | CCW 6137004 | Reason | Endorsement Update to policy |
| Policy type | Charity and Community Connect (Silver Package) | | |
| Period of insurance from | 0:01 Hrs 12/04/19 | Premium | £ |
| | to Midnight 31/03/20 | Insurance Premium Tax (IPT) | £ |
| | | Total premium | £NIL |

Your Long Term Undertaking (LTU) expires on 31/03/22

OBJECTIVES OF THE CHARITY OR ORGANISATION:
 To provide and promote village events

CHARITABLE ACTIVITIES OF THE INSURED:

a) The following activities which you have declared to us:
 Running community events such as film nights, pancake races,
 family fun days and street parties
 Soap Box Race where the participants are manually pushed on a
 flat surface.
 Summer Festival event up to 3000 attendees

b) The following activities are automatically included:
 * attendance at trade shows, exhibitions, conferences, meetings
 and seminars
 * clean-ups and litter picks
 * clerical and non-manual work
 * collection and delivery work
 * domestic work, including domestic gardening
 * firework and/or bonfire events not exceeding an attendance of
 100 persons at any one time

Date of issue 12/04/19

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ADDITIONAL RISK INFORMATION

* fundraising events, other than firework and/or bonfire events,
not exceeding an attendance of 1,000 persons at any one time
* recreational activities
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.

FLOATING LOCATIONS

Policy number CCW 6137004

SCHEDULE

Location: Youth Cafe The Green LOUGHBOROUGH LE12 7AF

Your No Claims Discount is 4 year(s)

| SECTION | EXCESS (Unless another amount is stated by endorsement or in the policy wording) | COVER |
|--|--|---------------|
| 1 BUILDINGS | | NOT OPERATIVE |
| Sum Insured | | £0 |
| Tenants improvements | | £0 |
| 2 CONTENTS | £100 | OPERATIVE |
| including Accidental Damage | | |
| Contents | | £5,426 |
| Electronic and computer equipment | | £0 |
| Stock | | £2,170 |
| 3 ALL RISKS | £75 | OPERATIVE |
| Sum Insured (as per enclosed specification) | | £2,000 |
| 4 MONEY | £75 | OPERATIVE |
| Limit during working hours | | £2,500 |
| Limit in transit | | £2,500 |
| Limit in bank night safe | | £2,500 |
| Limit in Safe | | £2,500 |
| Personal Accident (Assault) | | |
| Capital Benefits | | £10,000 |
| Weekly Benefits for persons aged 16 to 75 years | | £100 |
| 5 BUSINESS INTERRUPTION | | OPERATIVE |
| A - Loss of Income (max. indemnity period 00 months) | | £0 |
| B - Extra Expenses (max. indemnity period 12 months) | | £25,000 |
| C - Gross Profit (max. indemnity period 00 months) | | £0 |
| D - Rental Income (max. indemnity period 00 months) | | £0 |
| 6 BOOK DEBTS | | OPERATIVE |
| Sum Insured | | £10,000 |
| 7 EMPLOYERS LIABILITY | | OPERATIVE |
| Indemnity Limit | | £10,000,000 |
| 8 PUBLIC & PRODUCTS LIABILITY | £100 | OPERATIVE |
| Indemnity Limit | | £10,000,000 |
| including Libel and Slander | | £100,000 |
| 9 PROFESSIONAL INDEMNITY | | NOT OPERATIVE |
| Indemnity Limit | | £0 |
| Retroactive date - | | |
| 10 PROPERTY OWNERS LIABILITY | | NOT OPERATIVE |
| Indemnity Limit | | £0 |
| 11 LOSS OF LICENCE | | NOT OPERATIVE |
| Sum Insured | | £0 |

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SCHEDULE

| SECTION | EXCESS (Unless another amount is stated by endorsement or in the policy wording) | COVER |
|--|---|---|
| 12 PERSONAL ACCIDENT | | OPERATIVE Temporary Total Disablement (per week) |
| Person(s) insured: | Death Benefit | Permanent Total Disablement |
| Employees/volunteers aged 16-65 years | £10,000 | £10,000 |
| Employees/volunteers aged 66-75 years | £10,000 | £10,000 |
| Employees/volunteers aged 76-80 years | £5,000 | £5,000 |
| Employees/volunteers aged 81-85 years | £5,000 | £5,000 |
| 13 COMPUTER BREAKDOWN | | NOT OPERATIVE |
| Computer equipment | | £0 |
| Data | | £0 |
| 14 REFRIGERATED CONTENTS | | NOT OPERATIVE |
| Limit any one Unit | | £0 |
| Total Sum Insured | | £0 |
| 15 GOODS IN TRANSIT | | NOT OPERATIVE |
| Own Vehicle Limit | | £0 |
| Limit any one package | | £0 |
| Limit any one consignment | | £0 |
| 16 TRUSTEES & DIRECTORS INDEMNITY | £250 | OPERATIVE |
| Indemnity Limit | | £100,000 |
| Retroactive date - 1/04/2016 | | |
| 17 FIDELITY GUARANTEE | | NOT OPERATIVE |
| Indemnity Limit | | £0 |
| Retroactive date - | | |
| 18 PR CRISIS COMMUNICATION | £250 | OPERATIVE |
| Up to 25% contribution to a claim or excess if greater | | |
| Sum Insured | | £10,000 |
| 19 MOTOR POLICY COMPENSATION | | NOT OPERATIVE |
| Limit any one driver/person | | £0 |
| 20 LEGAL EXPENSES | | OPERATIVE |
| Indemnity Limit | | £250,000 |

Policy number CCW 6137004

SCHEDULE

Endorsements

046 - Long Term Undertaking (3 Years)
215 - Activities
483 - Policy Changes May 2018

062 - Declarations
482 - Policy Changes April 2018

Policy number CCW 6137004

ALL RISKS SPECIFICATION

| Item number | Description | Geographical Limits | Sum Insured |
|---|---|---------------------|---------------|
| Location: Youth Cafe The Green LOUGHBOROUGH LE12 7AF | | | |
| 1 | Unspecified property subject to a single item limit of £1,000 | British Isles | £2,000 |
| Total: | | | £2,000 |

Policy number CCW 6137004

ENDORSEMENTS

62 DECLARATIONS

Prior to each renewal date, **we** may require **you** to complete a declaration of changes to various factors on which **we** base **your** renewal terms. If changes have occurred, or if **you** fail to submit **your** declaration to **us**, **we** may consequently adjust **our** terms for the forthcoming renewal.

Policy number CCW 6137004

ENDORSEMENTS

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to WHAT IS NOT COVERED under section 8 (Public and Products Liability):

a) Liability arising from any of the following activities:

- | | |
|--|---|
| <ul style="list-style-type: none"> i. <ul style="list-style-type: none"> • abseiling • aerial activities of any kind • American football or Australian rules football • climbing requiring the use of hands as well as feet (other than children's playground equipment) • fire walking • firework and/or bonfire events organised or run by any professional supplier • glacier walking or trekking • Gaelic football • gorge walking and the like • gymnastics ii. football where: <ul style="list-style-type: none"> - 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 activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity). | <ul style="list-style-type: none"> • horse, pony or donkey riding of any kind • martial arts or fighting sports of any kind • Olympic style weightlifting • parkour or freerunning • powerlifting • professional sport of any kind • racing or time trials (other than on foot) • rugby • tree climbing • underground activities of any kind including but not limited to caving and potholing. |
|--|---|

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

- | | |
|--|--|
| <ul style="list-style-type: none"> • airborne lanterns • bicycles other than for normal road use • cables or wires • elastic ropes • fireworks or explosive items (other than as specifically stated as part of your Charitable Activities shown in the schedule) • land, kite or fly boards of any kind • land, sand or ice yachts of any kind • motorised fairground rides • roller blades • sandboards | <ul style="list-style-type: none"> • segway vehicles • skates • skateboards and hover boards • skis • sleds • snowboards • snow tubes of any kind • toboggans • 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
- 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 **mobility equipment** hired or loaned out by **you**.

2. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

Section 8 (Public and Products Liability), subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> • abseiling • aerial runways • air rifle shooting • archery • assault courses • BMX riding • clay pigeon shooting • climbing wall • climbing with ropes • dry slope skiing or boarding | <ul style="list-style-type: none"> • go-karting • gymnastics • horse, pony or donkey riding • ice skating • inflatable play equipment • javelin throwing • land, kite or fly surfing or boarding • land, sand or ice yachting • motorised fairground rides • Olympic style weightlifting | <ul style="list-style-type: none"> • paint-balling • powerlifting • roller blading • roller skating • rope courses • skateboarding • zip wires • zorbing. |
|---|--|---|

Policy number CCW 6137004

ENDORSEMENTS

483 POLICY CHANGES MAY 2018

The following changes are made to **your** policy:

A. Under section 8 (Public and Products Liability), extension 6 for data protection is deleted and is replaced by the following:

WHAT IS COVERED

6 DATA PROTECTION

The following definition applies to this extension:

data protection legislation

the Data Protection Act 1998 or any subsequent legislation that specifically replaces this act

- a) **We** will pay all amounts which **you** become legally liable to pay as:
- damages and **costs and expenses** following civil cases against **you** for material and non-material damage, and
 - defence and prosecution costs awarded against **you** following criminal cases
- resulting from any breach or alleged breach of **data protection legislation** happening during the **period of insurance** in connection with **your activities**.
- b) In the event that any policy of insurance in force immediately prior to this extension expressly provided cover for **data protection legislation** on the basis of an indemnity for claims made during the period of insurance and in the event that a claim first made against **you** in the period of insurance in respect of **data protection legislation** then the indemnity provided by this extension is extended to indemnify **you**.

The most **we** will pay for:

- any **claim** for damages and **costs and expenses** following civil cases against **you** is the indemnity limit shown in the schedule
- all **claims** in any one **period of insurance** for defence and prosecution costs awarded against **you** following criminal cases is £100,000.

WHAT IS NOT COVERED

1. Fines or penalties.
2. Punitive, exemplary, aggravated or multiplied damages.
3. Liquidated damages.
4. Costs of replacing, reinstating, rectifying, erasing, blocking or destroying any personal data.
5. Liability arising:
 - a) from or caused by a deliberate or intentional act or omission by **you**
 - b) out of circumstances which may give rise to a **claim** or prosecution which have been notified to or ought to have been notified to previous insurers or which were known to **you** at the inception of this extension.
6. Legal liability where indemnity is provided by any other insurance.

Any **claims**:

- a) not insured by this extension
- b) or notices that may give rise to a **claim**, advised to **us** later than twenty-eight days after **you** have received a claim or notice against **you**.

B. Under section 9 (Professional Indemnity) the following additional exclusion is added to WHAT IS NOT COVERED:

Liability directly or indirectly arising from any regulatory or disciplinary investigations or proceedings.

C. Under section 20 (Legal Expenses) the following exclusion is added to WHAT IS NOT COVERED:

All **insured incidents** do not cover any claims relating to the loss, alteration, corruption or distortion of, or damage to, stored personal data and claims relating to a reduction in the functionality, availability or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code, computer virus or similar mechanism

Continued...

Policy number CCW 6137004

ENDORSEMENTS

483 POLICY CHANGES MAY 2018

The following changes are made to **your** policy:

Continued...

D. Under section 20 (Legal Expenses) the following changes are made effective from 25th May 2018:

- i. All terms relating to Data protection and Information Commissioner registration shown within insured incident 2 (LEGAL DEFENCE) are deleted.
- ii. Cover for Data Protection is replaced by the following:

WHAT IS COVERED

2 LEGAL DEFENCE

a) **Costs and expenses:**

iii. DATA PROTECTION

for defending the **insured person's** legal rights in respect of civil action taken against the **insured person** for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processor by:

1. an individual

We will also pay any compensation award up to the indemnity limit shown in the schedule in respect of such a claim

2. a data controller and/or data processor which arises out of or relates to a claim made by an individual for compensation against that data controller and/or data processor

We will not pay any compensation award in respect of such a claim.

provided that:

- A. in respect of 1. above any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default or is payable under settlement approved in advance by **us**
- B. the **insured** requests that **DAS** provides cover for the **insured person**.

WHAT IS NOT COVERED

Any fines imposed by the Information Commissioner or any other regulatory and/or criminal body.

Policy number CCW 6137004

ENDORSEMENTS

46 LONG TERM UNDERTAKING (3 YEARS)

A discount has been allowed off the net premium on this policy. For this discount **you** agree to offer annually for three years the insurance under this policy on the terms and conditions in force at the expiry of each **period of insurance**.

You also agree to pay the premium annually in advance or, with **our** agreement, by instalments.

It is understood that:

- a) **we** shall be under no obligation to accept an offer to renew this policy made in accordance with this undertaking
- b) the sums insured may be reduced at any time to correspond with any reduction in value or activity.

This undertaking applies to any policy(ies) that **we** may issue in place of this policy and the same discount will be allowed off the net premium on the replacement policy(ies).

Payment of the premium at the renewal date immediately following the expiry of the current undertaking, as specified in the schedule, shall be deemed acceptance by **you** of:

- the continuation of the undertaking for a further three years, in line with the original undertaking
- this undertaking and the policy terms.

SPECIAL NOTES (not forming part of the policy wording):

1. This undertaking is a legally binding contract between you and us.
2. If you break the undertaking we are at least entitled to recover from you the total amount of discount allowed for the period of the undertaking up to the date it is broken.
3. If we make any changes to the terms and conditions that are to your benefit then the undertaking is unaffected.
4. If we make any changes to the terms and conditions otherwise than in 3. above then you are no longer required to renew the policy(ies) with us.
5. If there is a material change in the risk that requires a change in the terms and conditions before the undertaking expires then from the date of the change either a new undertaking or the existing undertaking will be (re)negotiated and agreed.
6. If you discuss this insurance with a new intermediary or any other insurer before the undertaking expires then you must tell them about its existence.

482 POLICY CHANGES APRIL 2018

The following changes are made to **your** policy:

A. The policy definition of **professional supplier** is deleted and replaced by:

professional supplier any third party individual, company or organisation, other than **you** or **your employees**, that:

- organises
- runs
- supervises

activities as a business, and provides such activities for **you** with or without a fee being charged

B. Under the Special requirements for Public and Products Liability of section 8, special requirement 3 Protection policy for groups working with young people or vulnerable adults is deleted and replaced by:

You are required as a condition precedent to **our** liability:

3 SAFEGUARDING POLICY FOR CHILDREN OR VULNERABLE ADULTS

if **you** or any **employees** or any of **your professional suppliers** work unsupervised with children or vulnerable adults, or who have unsupervised access to children or vulnerable adults, to ensure that:

- a) **you**, any **employees** or any of **your professional suppliers** comply with **your** safeguarding policy established for the protection of children and vulnerable adults, and
- b) **your** written safeguarding policy is regularly reviewed (at least annually), and
- c) all eligible persons working with children or 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, and
- d) all persons working with children or vulnerable adults receive formal induction training and regular (at least annually) update training on safeguarding.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), 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: **CCW 6137004**

1. Name of policyholder:

CFTTB of Mountsorrel Community Team

2. Date of commencement of insurance:

12th April 2019

3. Date of expiry of insurance:

31st March 2020

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. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

For and on behalf of **ANSVAR INSURANCE**
A business division of Ecclesiastical Insurance Office plc



Mark Hews
Group Chief Executive Officer

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.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Certificates of Insurance must clearly state the name of the policyholder and, where applicable, make reference to insured subsidiary companies.

As required by your policy terms, any change to the name of the policyholder or the formation, acquisition or divestment of subsidiary companies must be notified to Ansvar.

If you have any associated companies you will need to have separate cover.

EN/ 4087

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 Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on **0345 6073274** or email compliance@ansvar.co.uk.

DAS DATA PROTECTION

In addition to any other data processing notice provided in relation to this policy, data under this policy will be processed by DAS Legal Expenses Insurance Company (DAS), who are committed to processing the insured person's personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information.

DAS may collect personal details, including the insured person's name, address, date of birth, email address and, on occasion, dependent on the type of cover the insured person has, sensitive information such as medical records. This is for the purpose of managing the insured person's products and services, and this may include underwriting, claims handling and providing legal advice. DAS will only obtain the insured person's personal information either directly from them, the third party dealing with the insured person's claim or from the authorised partner who sold them the policy.

WHO DAS ARE

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of the insured person's personal data by DAS and members of the DAS UK Group are covered by their individual company registrations with the Information Commissioner's Office. DAS has a Data Protection Officer who can be contacted through dataprotection@das.co.uk.

HOW DAS WILL USE YOUR INFORMATION

DAS may need to send the insured person's information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact the insured person to ask for their feedback, or members of the DAS UK Group. If the insured person's policy includes legal advice DAS may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover the insured person has, their information may also be sent outside the EEA so the service provider can administer their claim.

DAS will take all steps reasonably necessary to ensure that the insured person's data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the insured person's personal data to any other person or organisation unless they are required to by their legal and regulatory obligations. For example, DAS may use and share the insured person's data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via their website.

WHAT IS DAS' LEGAL BASIS FOR PROCESSING YOUR INFORMATION?

It is necessary for DAS to use the insured person's personal information to perform their obligations in accordance with any contract that they may have with the insured person. It is also in their legitimate interest to use the insured person's personal information for the provision of services in relation to any contract that they may have with you.

HOW LONG WILL YOUR INFORMATION BE HELD FOR?

DAS will retain the insured person's personal data for 7 years. DAS will only retain and use personal data thereafter as necessary to comply with their legal obligations, resolve disputes, and enforce their agreements. If you wish to request that DAS no longer use the insured person's personal data, please contact DAS at dataprotection@das.co.uk.

WHAT ARE YOUR RIGHTS?

The insured person has the following rights in relation to the handling of their personal data:

- the right to access personal data held about them
- the right to have inaccuracies corrected for personal data held about them
- the right to have personal data held about them erased
- the right to object to direct marketing being conducted based upon personal data held about them
- the right to restrict the processing for personal data held about them, including automated decision-making
- the right to data portability for personal data held about them

Any requests, questions or objections should be made in writing to the Data Protection Officer at: -
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.
Or via Email: dataprotection@das.co.uk

HOW TO MAKE A COMPLAINT

If the insured person is unhappy with the way in which their personal data has been processed, the insured person may in the first instance contact the Data Protection Officer using the contact details above.

If the insured person remains dissatisfied then they have the right to apply directly to the Information Commissioner's Office for a decision. The Information Commissioner can be contacted at: -
Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. www.ico.org.uk

Ansvar Insurance, Ansvar House,
St Leonards Road, Eastbourne, East Sussex BN21 3UR
Phone: **0345 60 20 999** or **01323 737541** | Email: ansvar.insurance@ansvar.co.uk
Fax: **01323 744284** | Web: www.ansvar.co.uk

Ansvar Insurance is a business division of Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. EIO is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Policy number: **CCW 6137004**

Effective from: **12/04/19**

Client ('you/your'): **CFTB of Mountsorrel Community Team**

THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
- If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover being incepted/renewed, otherwise payment by instalments will not be accepted by us.
- 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 retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is dealt with by DAS Legal Expenses Insurance Company Limited.

Date of issue: **12/04/19**

Policy number: **CCW 6137004**

Effective from: **12/04/19**

Client ('you/your'): **CFTTB of Mountsorrel Community Team**

Please check that the following details we have for you are correct.

If any information is missing or incorrect then please advise your insurance advisor or us and we will issue a revised statement of facts and if applicable update any terms.

ORGANISATION DETAILS

- 1) Your:
 - a) organisation is a **Not-for-profit company/organisation**
 - b) Charity registration number is
- 2) Year your organisation was established: **2013**
- 3) You confirm that your organisation's:
 - a) income does not exceed **£50,000**
 - b) wage roll does not exceed **£1**
 - c) volunteer pool does not exceed **50**
 - d) active volunteers does not exceed **10**
- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that you or any director, partner, trustee or committee member, either as private individuals or in connection with any business or organisation, have not been:
 - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act 1974 can be ignored), other than motoring offences
 - b) the subject of any unsatisfied County Court Judgement, Sheriff Court Decree, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
 - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
 - d) the subject of any adverse publicity in the last three years, or anticipate being the subject of any adverse publicity in the next twelve months.
- 7) You confirm that you:
 - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to:
 - i) breach of a policy condition
 - ii) non-disclosure or misrepresentation of a material fact
 - iii) claims or losses
 - iv) non-compliance with risk improvement requirements
 - b) are not aware of any circumstances that might give rise to a claim
 - c) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last three years other than those stated under the relevant 'Risk location'.
- 8) Your previous insurance details:
 - a) Insurer: **No previous insurance**
 - b) Policy number:
 - c) Expiry date:
- 9) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction' i.e. built of brick/stone/concrete and roofed with slates/tiles/metal/concrete (we include within 'standard construction' flat felt roof area(s) not exceeding 20% of the total roof area). Any non-standard construction for buildings will be noted as '**Non-standard**' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

Policy number: **CCW 6137004**

Effective from: **12/04/19**

Client ('you/your'): **CFTB of Mountsorrel Community Team**

COVER DETAILS

The following statements numbered 10 to 20 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule

- 10) For property cover, you confirm that the buildings and outbuildings (including contents therein) at each premises to be insured are:
- kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
 - occupied and used in accordance with your charitable activities and there are not any unoccupied, in whole or part, buildings
 - not in an area where flooding has occurred
 - not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
 - not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff.
- 11) For subsidence cover, you confirm that each of the premises to be insured:
- are free from any signs (e.g. cracking) of:
 - subsidence (downward movement of the ground beneath the buildings other than by settlement)
 - heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
 - landslip (downward movement of sloping ground)
 - settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
 - has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.
- 12) For contents cover you confirm that you meet our minimum standard of physical security or any additional specific protections agreed, at each premises to be insured, and that you will maintain those protections at all times in efficient working order, and keep them in effective operation.
- 13) For liability cover, you confirm that:
- all your charitable and recreational activities (including fund-raising events) have been disclosed to us and specified in the policy wording and schedule or by endorsement or otherwise agreed by us in writing
 - those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
 - you always ensure that established codes of practice and safety are complied with for such activities or work
 - none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
 - any professional supplier working for you must have in force their own liability insurance which provides cover for their activities
 - any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing.
- 14) For liability cover, you confirm that allegations of abuse have never been made against you or any of your employees, volunteers or professional suppliers whilst working for you or acting on your behalf.
- 15) Where you or any of your employees, volunteers or professional suppliers work unsupervised with children or vulnerable adults, or have unsupervised access to children or vulnerable adults, you confirm that you have:
- prepared and implemented a written safeguarding policy that is regularly reviewed (at least annually), and
 - a designated safeguarding officer or named person(s) responsible for safeguarding, and
 - implemented safe recruitment procedures for your employees, volunteers and professional suppliers, and
 - provided suitable safeguarding training and information for all of your employees and volunteers, and
 - suitable arrangements in place for incident reporting and investigation, and
 - undertaken Disclosure and Barring Service (DBS) or equivalent checks at the appropriate level of all eligible persons working with children or vulnerable adults, and
 - retained securely or will retain securely:
 - a copy of your safeguarding policy and any revisions of it, and
 - evidence that training has been given and received by all relevant persons, and
 - employment and engagement applications, references, identity verifications, DBS checks or equivalent reference numbers, and
 - records of any abuse allegations, incidents, notifications and any action taken.
- You have confirmed a written safeguarding policy is in place.**
- 16) For products liability cover, you confirm that:
- you have not or do not sell or supply
 - products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
 - products incorporated into any gas, chemical, petrochemical or power generation plant
 - medical, surgical, dental, pharmaceutical or therapeutic products
 - or export products to the United States of America or Canada.
 - any manufacture, processing, servicing, repairing, testing or assembly of components or complete articles have been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing
 - records of all products supplied (including their instructions for use and warnings) and details of the quality control system used are retained by you.

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- 17) For professional indemnity and/or libel and slander (defamation) cover, you confirm that there has not been any incident that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts.
- 18) For fidelity guarantee cover, you confirm that you comply with our special requirements for 'best practice'.
- 19) For loss of licence cover (premises licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.
- 20) For trustees' and directors' indemnity cover, you confirm that:
- a) your governing documents do not prohibit the purchase of trustees' and directors' indemnity insurance
 - b) your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way
 - c) you are able to pay the organisation's debts as they fall due
 - d) you are not aware (after making enquiries of your trustees, directors and officers) of any circumstances that might lead to a claim.

DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US

None

Risk Location: **Youth Cafe The Green LOUGHBOROUGH LE12 7AF**
Construction: **Standard**
Intruder alarm type: **No Alarm**
Stock description: **Stock**
Claims details: **None**

Date built:
Signalling: **No Alarm**