Allied Westminster

VillageGuard®
Village Hall Insurance

Allied Westminster (Insurance Services) Ltd
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THIS SCHEDULE FORMS PART OF YOUR VILLAGE HALL INSURANCE POLICY

This schedule gives details of your premium, and identifies the sections of the policy document that you have chosen for your policy. Please also read your Summary of Cover document and refer to your Policy document for full details of your insurance cover.

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 Reference: BS 73836

Master Policy Number: 432103 **Date of Issue** 10/02/2025

Insurer: ecclesiastical

Adjustment Schedule

Insured Name: Weedon Village Hall Management Committee

Hall Name: *Weedon Village Hall*

Effective Date: 10/02/2025 **Expiry Date:** 26/07/2025

Risk Address: Weedon Village Hall
West Street
Weedon
Northants
NN7 4QU

Business Description: Village Hall

ADJUSTMENT PREMIUM DETAILS

Adjustment Premium Net:	£0.00
Insurance Premium Tax:	£0.00
Administration Fee:	£0.00

Total Payable:

£0.00

Property Damage Cover (Section 1): (*Indicates Cover supplied as standard with this policy)

Cover	Day One Declared	Sum Insured	
Buildings	£1,145,122	£1,259,634	Excess: £250
Declared Solar Panels value of £21260 included in Buildings cover.			
Buildings All Risks		Yes	Excess: £250
Subsidence		No	Not Insured
Underground Services		Yes	Excess: £250
*Greens and Playing Surfaces	£2000	£2200	Excess: £250
Playground Equipment (Including Liability)	Not Insured	Not Insured	
Contents (including Stock)	£8,821	£9,703	Excess: £100
(Furniture, Fixtures and Fittings and All Other Contents, including Computer and Electronic Equipment and up to £5,000 for Property at fundraising and catering events, if applicable)			
Contents All Risks		Yes	Excess: £100
*Defibrillator Cover (In addition to Contents Sum Insured)		£5,000	No Excess
Marquee (1)	Not Insured	Not Insured	
Marquee (2)	Not Insured	Not Insured	

Specified items: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	Day One Value	Sum Insured
CCTV	£2,941	£3,235

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)	Day One Value	Sum Insured
	£0	£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)	Day One Value	Sum Insured
Laptop	£589	£648

General Cover	Sum Insured	
Business Interruption (Section 2)		
Loss of Revenue:	£100000	
...Indemnity Period (Months)	24	
Rent Receivable:	Not Insured	
...Indemnity Period (Months)	N/A	
Money and Assault (Section 4, Cover A):	£0.00	
Money and Assault (Section 4, Cover B):		
Personal Accident (Section 5)	COVER B, Insured: Any Trustee, Director, Partner, Committee Member or Employee under a contract of employment, aged 85 or under 2 Units. Per Unit of Cover: Death £2,500, loss of limb(s)/eye(s)/hearing £2,500, permanent total disablement £2,500, temporary total disablement £100/week, temporary partial disablement £40 per week. Extension of Permanent Partial Disablement is operative. Deferment Period of 14 Days.	
Loss of Registration/Licence (Section 6, Cover 3):	Not Insured	
...Indemnity Period (Months)	N/A	
Public and Products Liability (Section 7):	£10,000,000	
Employers Liability (Section 7):	£10,000,000	
FULL TIME PAID employees if 3 or more	0	
Reputational Risks (Section 8, Cover 1:	£100,000	
... (Section 8, Cover 2A:	£25,000	
Hirers Liability (Section 9):	£2,000,000	
Trustees' and Management Liability (Section 10, Cover 2), Retroactive date not applicable.	£100,000	Excess: £250

Annual Income: £44,208.00 Final Day of Accounts: 31 Mar Period of Accounts: 12 Months

The trust deed, constitution or, charity charter allows you to have Trustees Indemnity Insurance

Your accounts have been examined by a suitably qualified independent person

You are not aware of circumstances or incidents where there is a reason for future claims

Legal Expenses (Section 11):	£250,000	Excess: £250
Fidelity (Section 12):	Not Insured	
Terrorism Cover (Section 13):	No	

Discounts Applicable:

No claims Discount:	**No**
Loyalty Discount:	**Yes**
Long term contract:	**5 Year Long Term Agreement Selected - 7% Discount has been applied to your Net Premium (excluding Legal Expenses)**
Voluntary Excess:	**Buildings: Yes Contents: No**
CCTV Discount:	**Yes**
Auto Stop Cock Discount:	**No**

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.

Northamptonshire ACRE Membership qualifies for a 5% discount on net premium. This has been applied to your premium.

Endorsements: (See Endorsements Appendix for Details)

AW052	Long Term Undertaking
CC390	Prevention of Access – Non-Damage
CC391	Failure of Supply Amendment
AW088	Theft cover for defibrillators or resuscitation devices
C1668	Felt or Flat Roof Maintenance Condition
AW050	Solar Panels
C1008	Buildings Definition - Construction Amendment
AW002	Annual Bonfires and Firework Displays
AW005	Annual Use of Inflatable Devices and Bouncy Castles

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 Ecclesiastical Insurance Office plc (EIO).	Signature:		Date: 10/02/2025

Underwritten by, Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW
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.

ENDORSEMENT APPENDIX

Endorsements:

AW052 Long Term Undertaking

Period of agreement 27/07/2021 to 26/07/2026

The following Long term agreement applies and is confirmed on YOUR schedule which will show the discount in premium WE have allowed for the duration of the agreement

The policy remains an annual contract but YOU agree to offer to renew the policy at each renewal until the expiry date

WE may choose not to accept YOUR offer to renew and YOU are released from the agreement without penalty if WE do this or if WE cancel the policy or change the terms conditions or price

Premium adjustments to take account of such things as inflation adjustments changes to sums insured or new property YOU acquire do not constitute a change in price

Similarly YOU will not incur penalties should YOU reduce the sums insured to match changes that occur or if YOU have to cancel the policy because you no longer own the PREMISES

Otherwise if YOU break the agreement once it is in force YOU will be liable to pay US the discount in premium WE have allowed in exchange for the agreement

CC390 Prevention of Access – Non-Damage

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

Any cover (however titled) provided in respect of prevention denial or hinderance of access to or use of the PREMISES as a result of

- the action of government police emergency services or local authority or
- any other similar cover

not involving damage to property (whether the property of the INSURED or any other party) is deleted

This clause does not apply to more specific extension(s) or parts of extension(s) in respect of

- bomb scare or
- food poisoning defective sanitation vermin or murder or suicide

CC391 Failure of Supply Amendment

Applicable to any section of the policy headed
- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

The following exclusion is added to the Failure of Supply extension

any loss resulting from DAMAGE to overhead cables unless occurring within 1 mile of the PREMISES

AW088 Theft cover for defibrillators or resuscitation devices

Applicable to Section 1 Property damage

In respect of defibrillators or resuscitation devices on the ***premises*** exclusion (21) (i) is deleted

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C1668 Felt or Flat Roof Maintenance Condition

The following condition is added to Property Damage

It is a CONDITION PRECEDENT TO LIABILITY in respect of any claim for DAMAGE to or DAMAGE directly or indirectly arising from or in connection with any felt or flat roofs at the PREMISES that

(1) at YOUR expense a visual inspection of the condition of the roof(s) is completed every five years by a qualified building surveyor or other competent contractor
(2) any defects identified must be rectified as soon as is reasonably possible or within 60 days from the date of identification whichever is the sooner unless otherwise agreed in writing by US
(3) YOU retain records of the inspection and any remedial works undertaken and make these available to US if required

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AW050 Solar Panels

Applicable to the Property Damage section

If WE allege that any DAMAGE to solar panels consists of mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates and is excluded the burden of proving the contrary shall be upon YOU

C1008 Buildings Definition - Construction Amendment

Following
(a) disclosure by YOU of PREMISES where buildings (or parts of buildings) are not constructed of brick stone or concrete and not roofed with slates tiles metal concrete or asphalt or sheets or slabs composed of incombustible mineral ingredients and
(b) acceptance by US of such buildings following YOUR disclosure of the construction

It is noted that the construction proviso contained within the BUILDINGS definition will not apply to those buildings

This amendment shall not apply to any buildings (or parts of buildings) where the construction has not been
(i) fairly or accurately disclosed to US or
(ii) accepted by US

AW002 Annual Bonfires and Firework Displays

The following applies to Public and Products Liability

WE will indemnify YOU against YOUR legal liability arising out of or in connection with the annual event with up to **500** attendees including the bonfire and/or firework display

WE will not indemnify YOU in respect of the first £500 of any claim under this section for accidental DAMAGE to third party PROPERTY arising from any bonfires or firework displays organised by YOU

The maximum WE will pay in respect of any one EVENT or all EVENTS arising from the same originating cause is £5,000,000

Bonfires and Firework Displays Conditions

The following conditions are added to Public and Products Liability

It is a CONDITION PRECEDENT TO LIABILITY in respect of claims arising from bonfires and firework displays organised by YOU that

- (a) YOU consult the relevant authorities at least seven days before the event
- (b) YOU comply with any recommendations or instructions of the relevant authorities and fireworks manufacturers
- (c) YOU organise the event in accordance with the latest guidance from the Health and Safety Executive
- (d) fireworks must be obtained from an entity complying with the firework regulations concerning the manufacture and supply of fireworks and not be modified in any way
- (e) the bonfire and firework display must be at least 75 metres away from
  - (i) PREMISES or vehicles YOU do not own hire or rent and
  - (ii) any flammable or other dangerous materials
- (f) the firework display must be at least 50 metres away from PROPERTY belonging to YOU

AW005 Annual Use of Inflatable Devices and Bouncy Castles

The following applies to Public and Products Liability

WE will indemnify YOU against YOUR legal liability arising out of or in connection with the annual event including the use of bouncy castles or other inflatable devices

The maximum WE will pay in respect of any one EVENT or all EVENTS arising from the same originating cause is £5,000,000

Inflatable Devices and Bouncy Castles Condition

The following conditions are added to Public and Products Liability

It is a CONDITION PRECEDENT TO LIABILITY in respect of claims arising from the use of inflatable devices and bouncy castles that

- (a) at least one committee member attends and supervises the use of the device(s) at all times
- (b) the committee member(s) have sufficient training and knowledge of the rules and the following regarding the safe use and operation of the device(s)
  - (i) children using the device(s) at any one time should be of a similar age and size
  - (ii) only persons of the age which the device is designed for should be allowed to use it
  - (iii) users of the device(s) should remove any potentially dangerous objects such as jewellery buckles shoes or glasses
- (c) the maximum number of persons allowed in or on such devices at any one time does not exceed the number outlined in the manufacturers guidelines or recommendations
- (d) all outdoor devices have adequate anchorage points which must be used at all times
- (e) the device(s) must not be used in high wind or wet weather
- (f) soft gym mats must be positioned to cover any hard surface at the open front of the device(s)
- (g) the device is checked regularly whilst in use and any soiling is removed immediately

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