

PREMIUM NOTIFICATION

Agent

Ladbroke
21B Napier Court
Gander Lane
Chesterfield
S43 4PZ

Phone: 01909 565858
UK 3963

Policyholder

CFTTB of Healthy Arts
144 Charles Street

522635

Leigh
WN7 1HD

Policy number	ACG 2385780	Reason	Renewal.
Policy type	Clubs, Groups and Societies (Essentials)		
Period of insurance from	0:01 Hrs 1/09/23	Premium	£205.51
to	Midnight 31/08/24	Insurance Premium Tax (IPT)	£24.66 at 12.0%
		Total premium	£230.17

Number of claims in previous insurance year: 0

Please refer to the notes overleaf regarding renewal of your policy.

Date of Issue 25/08/23

Does this policy still meet your needs?

Your requirements may change over time, so you may benefit from reviewing the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any changes that you need.

Notes applying to renewal of your policy

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.
b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. 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 keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.

Important Reminder

Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 25/08/23

NOTICE TO POLICYHOLDERS
CHARITY AND COMMUNITY to be replaced by CLUBS, GROUPS and SOCIETIES

At your last renewal date we replaced your Charity and Community Connect policy (FA58) with a brand new product Charity and Community (FA67). In 2023 we are expanding our product range further and releasing a new product Clubs, Groups and Societies (FA68). Clubs, Groups and Societies is especially designed this for associations or organisations dedicated to a particular interest or activity. We have identified that your organisation and activities would be better insured under the Clubs, Groups and Societies rather than Charity and Community.

The two products are very similar. However, we continually improve our policy wordings to improve clarity and ease of reading for you. As such, there are some amendments you need to be aware of and these are listed below.

The policy brochure provides a summary of the cover given under the Clubs, Groups and Societies policy. The significant changes listed below relate to the policy wording in full and do not necessarily reflect the cover selected. Please ensure that you read the policy wording in conjunction with your schedule as this tells you which sections of the policy wording are operative.

SIGNIFICANT CHANGES TO NOTE

DEFINITIONS

We have simplified the definitions to make the wording easier to read. We have removed any definitions that were no longer necessary; we may have opted to state the text of the previous definition fully instead of using the definition in bold italics, or we believe that the normal, everyday meaning will suffice.

The following are of particular note:

computer equipment has been revised to make it clearer that the only the Equipment breakdown section is extended to include 'software and programs licensed to you'

subsidiary company is added to clarify what we mean by 'subsidiary company'

member Is added to clarify what we mean by 'member'

ENDORSEMENTS

The following endorsement is now written into the policy wording:

- 330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT which made changes to the policy following changes in reinsurance protection imposed on us because of the COVID-19 pandemic, evolving cyber risks and applying a limit to the Data Protection extension under the Public and Products Liability section.

NOTICE TO POLICYHOLDERS
CHARITY AND COMMUNITY to be replaced by CLUBS, GROUPS and SOCIETIES

Continued...

PUBLIC AND PRODUCTS LIABILITY

- "Cyber act" and "Cyber incident" are excluded. However, the exclusion does not apply to claims arising from legal liability for bodily injury to third parties or physical damage to third party property, and liability that arises under the Data Protection extension of the section.

The Data Protection extension to this section will now be subject to a limit of £1,000,000 for all claims in the period of insurance.

Previously these policy changes were shown within endorsement 330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

EMPLOYERS' LIABILITY

- "Cyber act" and "Cyber incident" are excluded. However, the exclusion does not apply to claims arising from legal liability for bodily injury to employees.

Previously these policy changes were shown within endorsement 330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

TRUSTEES' AND DIRECTORS' INDEMNITY

- "Cyber act" and "Cyber incident" are excluded. However, the exclusion does not apply to claims by individual insureds for their wrongful acts as trustees. The exclusion applies in full to claims by the organisation itself.

Previously these policy changes were shown within endorsement 330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

PROFESSIONAL INDEMNITY

- "Cyber act" and "Cyber incident" are excluded. However, the exclusion clarifies that a claim for negligent acts or omissions won't be excluded simply because a computer was used in providing the professional services or advice involved.

Previously these policy changes were shown within endorsement 330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT.

PERSONAL ACCIDENT

- Cover is now extended to include persons, who are not your employees, that have joined your club or group and participate in your activities.
- Psychological or psychiatric condition exclusion, revised to improve clarity.

Continued...

NOTICE TO POLICYHOLDERS
CHARITY AND COMMUNITY to be replaced by CLUBS, GROUPS and SOCIETIES

Continued...

CYBER

- Cover 4 Cyber Crime:
 - is extended to cover your financial loss following the transfer of money, made by you, to someone else because of a fraudulent email or electronic message
 - has an additional exclusion for the fraudulent application for credit, or someone using false details to apply for credit with you.
- Special condition for 'Data Protection Authority' is added.
- Fines and Penalties extension is clarified to show this only applies to Cover 1 Cyber Liability.

PROPERTY DAMAGE

- Debris Removal extension - a limit of £2,500 for any claim to remove fallen trees now applies.

BUSINESS INTERRUPTION

- Utilities extension - a limit of £10,000 for any claim now applies.

LOSS OF LICENCE

- We have simplified this section by providing the same cover with fewer definitions.

TERRORISM

- We have moved those definitions that only apply to the Terrorism section, directly under this section of cover in the policy wording.
- We continue to apply exclusions for virus or similar mechanism, denial of service attack, hacking and phishing but no longer use defined terms for these incidents.

GENERAL EXCLUSIONS

- INFECTIOUS OR COMMICABLE DISEASE - This clarifies that we do not provide any cover for Pandemics. Previously this general exclusion was under Endorsement 330 and shown in the schedule.
- CYBER LOSS (PROPERTY) - This clarifies that property damage caused by a cyber-incident is not covered. Previously this general exclusion was under Endorsement 330 and shown in the schedule.

THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA68 0322.
 Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent
Ladbrook Phone: 01909 565858
 21B Napier Court UK 3963
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DESCRIPTION OF THE ORGANISATION:
 Arts or Music Group

ACTIVITIES OF THE INSURED:
 a) We cover the following activities:

- * Art Exhibitors
- * Clean-Ups and Litter Picks
- * Clerical and Other Non-Manual Work
- * Conferences, Trade Shows and Exhibitions
- * Delivery And/Or Collection Of Goods
- * Domestic Duties
- * Dramatic Performance
- * Fireworks Display or Bonfire Event up to 100 Attendees
- * Fundraising Events (ex. Fireworks & Bonfires) up to 1000 people
- * Gardening (Domestic)
- * Meetings
- * Musical Performance
- * Talks, Presentations And Seminars

Policy number ACG 2385780

ADDITIONAL RISK INFORMATION

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.

DECLARED MEMBERS, INCOME, WAGES AND VOLUNTEERS

You have declared to us your:

- a) number of members as 50
- b) income as £50,000
- c) wage roll as £38,000
- d) number of volunteers as 12

Policy number ACG 2385780

SCHEDULE

General Cover

The cover provided under the following sections (if shown as operative) applies to all locations specified under this policy.

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 PUBLIC AND PRODUCTS LIABILITY Indemnity Limit	£100	OPERATIVE £5,000,000
2 EMPLOYERS' LIABILITY Indemnity Limit		OPERATIVE £10,000,000
3 TRUSTEES' AND DIRECTORS' INDEMNITY Indemnity Limit	£250	OPERATIVE £100,000
4 PROFESSIONAL INDEMNITY		NOT OPERATIVE
5 PERSONAL ACCIDENT		NOT OPERATIVE
6 FIDELITY GUARANTEE		NOT OPERATIVE
7 REPUTATIONAL RISKS		NOT OPERATIVE
8 LEGAL EXPENSES		NOT OPERATIVE
9 CYBER		NOT OPERATIVE
10 ALL RISKS		NOT OPERATIVE
11 MONEY		NOT OPERATIVE
12 GOODS IN TRANSIT		NOT OPERATIVE
13 MOTOR POLICY COMPENSATION		NOT OPERATIVE

Endorsements

215 - Activities

340 - Territorial Exclusion (Property)General Exclusions

Policy number ACG 2385780

SCHEDULE

Location: 144 Charles Street Leigh WN7 1HD

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
14 PROPERTY DAMAGE		NOT OPERATIVE
15 BUSINESS INTERRUPTION		NOT OPERATIVE
16 LOSS OF LICENCE		NOT OPERATIVE
17 EQUIPMENT BREAKDOWN		NOT OPERATIVE
18 TERRORISM		NOT OPERATIVE

Policy number ACG 2385780

ENDORSEMENTS

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to WHAT IS NOT COVERED under section 1 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
 - 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
 - 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.
- ii. football where:
 - **you** 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).

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

- 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 **you** 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
- 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 1 (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**:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- 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
- paint-balling
- powerlifting
- roller blading
- roller skating
- rope courses
- skateboarding
- zip wires
- zorbing.

Policy number ACG 2385780

ENDORSEMENTS

340 TERRITORIAL EXCLUSION (PROPERTY) - GENERAL EXCLUSIONS
The following general exclusion is added to this policy.

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

TERRITORIAL EXCLUSION (PROPERTY)

The following definition is added to this policy:

- excluded territory**
- a) Belarus (Republic of Belarus), and
 - b) Russian Federation, and
 - c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, **damage**, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:

- a) identity domiciled, resident, located, incorporated, registered or established in an **excluded territory**, or
- b) property or asset located in an **excluded territory**, or
- c) individual that is resident in or located in an **excluded territory**, or
- d) **claim**, action, suit or enforcement proceeding brought or maintained in an **excluded territory**, or
- e) payment in an **excluded territory**.

This exclusion will not apply to any coverage or benefit required to be provided by **us** by law or regulation applicable to **us**, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

- | | |
|--|---------------------------------------|
| a) Employers' Liability | f) Trustees' and Directors' Indemnity |
| b) Public Liability | g) Directors and Officers Liability |
| c) Medical Malpractice | h) Personal Accident |
| d) Reputational Risks or PR Crisis Communication | i) Legal Expenses |
| e) Professional Indemnity | j) Cyber. |

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 Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW or on **0345 6073274** or email compliance@ansvar.co.uk.

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