

Charity Combined Policy Schedule

Policy Number - 025229/04/25

Renewal Schedule Number 1

Issue date of Schedule - 14/04/2025

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: The Trustees for the time being of Brickhill Bedford (North) Scout Group

Trading as (if applicable): Not Applicable

Agent Name: Unity Insurance Services (Lancing)

Agent Address: Unit 8 The Quadrant, 60 Marlborough Road, Lancing Business Park, Lancing, West Sussex BN15 8UW

Principal Risk Address: Scout HQ, Brickhill Drive, Bedford, Bedfordshire MK41 7QQ

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 Building used as a headquarters for scouting and guiding groups with their own insurance. Also available for hire by local groups and organisations with their own insurance and by individuals for parties and celebrations. No directly run activities.

Effective Date of Quote: 12 April 2025

Period of Insurance: From 12 April 2025 to 11 April 2026 (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;

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

Long-Term Undertaking: Not Applicable

First Premium in respect of this Renewal Schedule Number 1:	Total Premium:	£ 548.32
	Insurance Premium Tax(12%)	£ 65.80
	Policy Fee:	£ 40.00
	Total Amount Due:	£ 654.12

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>Not 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>Not Insured</i>
Section 9 - Employers' Liability	<i>Not Insured</i>
Section 10 - Public Liability	<i>Not Insured</i>
Section 11 - Products Liability	<i>Not 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>Not Insured</i>
-----------------------------	--------------------

Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Not Insured</i>
Section 16 - Employment Practice Liability	<i>Not Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Not Insured</i>
Section 18 - Professional Indemnity	<i>Not 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>
------------------------------	--------------------

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	£ 234,418
	Tenants Improvements	Not Insured
B	Contents	£ 6,442
	Computer Equipment	Not Insured
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured
E	Personal Effects of Service Users	£ 1,932

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	£ 250
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

	Up to
4 - Breakage of Glass and Sanitary Fittings	£ 10,000
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 3 - Specified Business Equipment All Risks

The Property Insured

Description	Sums Insured	Territorial Limits
Camping Kit and Equipment	£ 19,325	U.K.
Shipping Container	£ 3,221	U.K.
Trailer	£ 669	U.K.

Section 3 - Excess Applicable

Each and every loss	£ 100
---------------------	-------

Section 5 - Equipment Breakdown

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

Section 5 - Excess Applicable

Each and every loss	£ 250
---------------------	-------

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)
Damaged Clothing of an Insured Person up to £500 any one loss

Included
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

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: 2

Premises 1: Scout HQ
Brickhill Drive
Bedford
Bedfordshire
MK41 7QQ

The Property Insured

Item	Description	Sums Insured
A	Building(s)	£ 206,839

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 Not Specified
Subject to Survey No

Endorsements specific to this Location

None

Other Premises Insured:

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

CC1-020

Minimum Protections Endorsement

Applicable to Section 1 Property Damage All Risks, Section 2 Business Interruption All Risks, Section 3 Specified Business Equipment All Risks, and Section 6 Money

The following protections must be fitted to the undermentioned doors, windows and other openings (where these are under the *Insured's* control) and put into full and effective operation whenever the *Premises* are closed for business or left unattended:

- 1 on the final exit door to the *Premises*:
 - a timber doors to be secured by a mortice deadlock conforming to BS3621 with matching box striking plate;
 - b Aluminium and UPVC framed doors to be secured by an integral cylinder operated mortice deadlock or deadlocking multi point locking system;
 - c on all double leaf doors, the final closing leaf to be secured by the appropriate locks detailed in **1a** or **1b** above and on the inside of the first closing leaf, either:
 - i two key operated security bolts; or
 - ii two flush bolts; or
 - iii two integral bolts which shoot into the frame at the top or the floor at the bottom of the door; if any of the above doors are outward opening then each leaf is additionally to be fitted with two hinge bolts;
- 2 on all other external and internal doors giving access to any part of the *Premises* not occupied solely by the *Insured* or to any adjoining *Premises* one of the following:
 - a by the means set out in **1** above unless double leaf doors which may have the final closing leaf secured by two key operated security bolts; or
 - b two key operated security bolts one fitted approximately 300 millimetres from the top of the door and the other approximately 300 millimetres from the bottom of the door;
- 3 on all opening basement, ground floor and other accessible windows, fanlights, roof lights and skylights which are accessible from roofs, balconies, canopies, stairs, fire escapes or down pipes:
 - a key operated window locks with the keys removed when in operation; or
 - b solid steel bars not less than 16mm diameter and not more than 125mm apart, grouted into the masonry or securely fixed by a metal frame with screws with non-return heads to the brickwork or masonry surrounding the window.

Doors and windows officially designated as a fire exit by a fire authority are excluded from the above and are to be secured internally by panic bolts or fire exit bolts (capable of opening at all times) with any additional devices being approved by the local fire prevention officer.

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

CCE0114

Pipe Lagging Endorsement

Applicable to Section 1 Property Damage All Risks

The *Insured* shall ensure that either:

- 1 there is within the *Building(s)* a heating system that is maintained in full and effective operation and is linked to a frost-stat and a minimum temperature of 4 (four) degrees Centigrade is maintained between 31st October and 31st March both days inclusive; or
- 2 all water tanks, apparatus or pipes within the *Building(s)* are adequately lagged.

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

CCROOF

Roof Maintenance Endorsement

Applicable to Section 1 Property Damage All Risks

The *Insured* shall ensure in respect of all:

- 1 areas of flat or felted roofs which are greater than 10 (ten) years old, that these are inspected at least once every 2 (two) years by a qualified builder or property surveyor and all identified defects are repaired immediately;

2 guttering, that is inspected for blockages or defects by a competent person at inception date or renewal date and at 12 (twelve) monthly intervals thereafter and all blockages and defects identified by that person are repaired immediately;

3 a record of all inspections referred to above is made and retained by the *Insured* and is to be available for inspection by *Insurers* if they so require.

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 restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

Personal Effects of Service Users Endorsement

Applicable to Section 1 Property Damage All Risks

The item as stated in the schedule is in respect of a limit of £500 any one *Service User* and up to £200 any one item. Cover extends to include items when away from the *Premises* at a recognised group camp. Subject otherwise to the terms, conditions and exclusions of the Policy.

Single Article Limit Endorsement

Applicable to Section 3 Specified Business Equipment All Risks

A Single Article Limit of £5,000 applies in respect of all camping kit & equipment. 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

29/04/2019: Break In and Theft - £3,708 Paid

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

£ 30,000

Additional Underwriting Information

No liability covers in place as insured separately elsewhere.

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
-------------------------------------	-----	----------------------------	--------------

Employers Reference Number