

COMMERCIAL COMBINED
INSURANCE CERTIFICATE
SCHEDULE

This Document is issued by Jensten Underwriting (Bespoke) Limited on behalf of Jensten Underwriting (Commercial) Limited in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate and/or Schedule

Contract Numbers:	Sections A, B, D, E, F, G and H -	B1262BW0061422
	Certain Underwriters at Lloyds	
	Section C -	B1033MC099300V
	Faraday Underwriting Ltd	
	Legal Expenses -	508137
	HDI Global Specialty SE	
	Equipment Breakdown -	HSBPOL1112021
	HSB Engineering Insurance Ltd	

Certificate Number:	WARPL30073
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Introducing Agent:	Ward Associates
The Insured:	Yealmpton Bowling Club
Correspondence Address:	Yealmpton, Devon, PL8 2LW
The Insured Premises:	Yealmpton, Devon, PL8 2LW
The Business:	Bowling Club

Effective Date:	30/09/2022	Premium Type:	Annual
Reason For Issue:	Renewal		

Period of Insurance:	From:	30 September 2022	
	To:	29 September 2023	both dates inclusive
And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers.			

Premium:	£1,101.72	Insurance Premium Tax:	£132.21
Policy Fee:	£50.00	Total Payable:	£1,283.93

The Excess:	Section A: £250	Sections B & G: Nil	Section D: £150
	Sections E & F: £250	Section H: £100	
	Section C: £500 in respect of third party property damage		

Section A - Material Damage	Operative:	No
		Sum Insured
1. On Buildings including Landlord's Fixtures and Fittings		£58,000
2. On Tenants Improvements		£5,000
3. On Members Effects (Limited Per Member)		£250
4. On Computers		£0
5. Other Electrical Business Equipment		£0
6. On Fixtures, Fittings, Machinery, Plant and All Other Contents		£27,000
Operative Perils:	1 to 13	
Optional Extensions:		
1) Day One Basis	Operative:	No
2) Stock Declaration	Operative:	No
3) Rent Payable	Limit: £0	Operative: No
4) Breakage of Glass	Limit: £0	Operative: No

Section B - Business Interruption		Operative:	No
			Sum Insured
1. Estimated Gross Profit			£0
2. Additional Increased Cost of Working			£0
3. Rent Receivable			£0
Indemnity Period:	12 Months		
Perils Covered:	As Section A	Including	Theft
Customers and/or Suppliers Memorandum Name and Address	Customer or Supplier		%age of Gross Profit

Section C - Combined Liability		Operative:	Yes
Sub-Section 1 - Employers' Liability		Limit of Indemnity	Not Insured
Estimated wageroll:	Clerical: All Others: £0 W/A: WWM:		
Sub-Section 2 - Public Liability		Limit of Indemnity	£10,000,000
Sub-Section 3 - Products Liability		Limit of Indemnity	£0
Estimated Annual Turnover excluding USA/Canada		£100,000	
Estimated Annual Turnover to USA/Canada		£0	

Section D - Loss of Money		Operative:	No
			Sum Insured
1. Non-negotiable Money			£0
2. On Negotiable Money:			
a) Contained in a locked safe or strongroom in the Assured's premises when closed for business			£0
b) Not contained in locked safe or strongroom in the Assured's premises when closed for business			£0
c) In the dwelling of the Assured or any person to whom such money is entrusted			£0
3. On Negotiable Money in coin and vending machines			£0
4. On any other Negotiable Money loss including whilst in transit			£0
5. Loss or destruction of or damage to safes or strongroom			£0
Estimated Annual Carrying:	Own Employees:	£0	
	Security Company:	£0	

Section E - Goods In Transit		Operative:	No
			Sum Insured
1. Any one vehicle/consignment			£0
2. Any one package (postal sendings only)			£0
3. Any one loss			£0
Territorial Limits:			
Means of conveyance:	Own vehicles	Hauliers	Rail Post
Estimated Annual Carrying:			

Section F - All Risks To Business Equipment		Operative:	No
			Sum Insured
1			£0
2			£0
3			£0

Section G - Book Debts**Operative:****No**

Sum Insured

1. On outstanding debit balances

£0

Section H - Deterioration of Stock**Operative:****No**

Sum Insured

1. Stock of Frozen Food contained in deep freezers and refrigerators

£0

Legal Expenses**Operative:** Yes**Limit of Indemnity**

£100,000

ARAG on-line Legal Services:

www.arag.co.uk/docs

Voucher Code: X1232KC79BB5

Equipment Breakdown**Operative:****Yes**

The maximum liability under any one policy in respect of Any One Accident for direct physical loss or Damage and any specified business interruption from an Accident to Covered Equipment at the Premises is:

- £5,000,000

Limited to:

- £500,000 for Any One Accident to Computer and Electronic Equipment

- £5,000 for Any One Accident to Portable Computer Equipment

Special Clauses & Warranties Applicable

CL19 Minimum Protections Conditions Precedent

CL20 Electrical Circuit Conditions Precedent

CL24 Subsidence Ground Heave and/or Landslip Extension

CL39 Portable Heater Total Exclusion Condition Precedent

CL55 Axis Notifiable Disease Exclusion Clause

L1 Work Away Exclusion

L139 Communicable Infectious Disease Exclusion

This schedule replaces any earlier schedule.

Examined and in witness whereof I, being duly authorised by the Insurers, have hereunder subscribed my name on their behalf.



Signed for and on behalf of Insurers: _____

Dated:

30 September 2022