

Commercial Combined - Renewed Policy Schedule

Date of Issue:	28/09/2023
Policy Number:	516516
Effective Date:	30/09/2023
Reason for Issue:	Renewal
Insured Name:	Yealmpton Bowling Club
Correspondence Address:	Yealmpton, Devon,
Correspondence Postcode:	PL8 2LW
Period of Insurance (both dates inclusive):	30-09-2023 to 29-09-2024
Business Description:	Bowling Club
The Insurer:	Accelerant
The Coverholder:	Jensten Underwriting Limited
Introducing Broker:	Ward Associates

POLICY DETAILS

Contract Numbers

Material Damage	Accelerant	ABE2300020
Liabilities	Accelerant	ABE2300020
Legal Expenses	HDI Global Specialty SE	508137
Equipment Breakdown	HSB Engineering Insurance Ltd	POL22

Policy Wording Applicable

ACCCPW V1.0 - 05.09.22

Excesses applicable to this policy

Material Damage	£250.00
Loss of Money	£150.00
Deterioration of Stock	£100.00
Business Interruption & Book Debts	£250.00
Goods In Transit/All Risks	£250.00
Combined Liability	£500.00
Escape of Water	£500.00
Voluntary Excess	£0.00
Equipment Breakdown	£250.00
Third Party Damage	£500.00

Administration Fees

New Business	£50.00
Mid-term Adjustment	£0.00
Cancellation	£50.00

Please Note – the renewal administration fee will be confirmed within your renewal invitation.

PREMIUM SUMMARY

Premium:	£768.75
Equipment Breakdown:	£14.53
Legal Expenses:	£44.63
Terrorism Cover:	£0.00
Insurance Premium Tax:	£99.35
Policy Fee:	£50.00
Total:	£977.26

SECTIONS OF COVER

Interested parties:

Material Damage Section A	Included
Buildings Declared Value	£61,480
Buildings Sums Insured	£61,480
Tenant's Improvements Declared Value	£0
Tenant's Improvements Sums Insured	£0
Subsidence Cover Excess (If Included)	£1,000
Flood Cover Excess (If Included)	£250

Contents

	Declared Value	Sums Insured	Special Excess (If Applicable)
Fixtures & Fittings	£28,350	£28,350	
Computer Equipment	£0	£0	
General Stock	£0	£0	
Wines and Spirits	£0	£0	
Tobacco and Cigarettes	£0	£0	
Non Ferrous Metals	£0	£0	
Mobile Phones (Stock)	£0	£0	
Other Electrical Business Equipment	£0	£0	
Glass/Signs/Blinds/Shop Front	£0	£0	
Stock in care, custody or control	£0	£0	
Fork Lift Trucks	£0	£0	
Fuel Tanks/Fuel	£0	£0	
Stock in the open	£0	£0	
Shipping Containers	£0	£0	
Miscellaneous	£5,000	£5,000	
Business equipment in the open	£0	£0	

Rent Receivable

Indemnity Period	0
Sums Insured	£0

Rent Payable

Indemnity Period	0
Sums Insured	£0

Business Interruption Section B Not Included

Indemnity Period	0
Estimated Gross Profit	£0
Gross Revenue	£0
Increased Cost of Working	£0
Additional Increased Cost of Working	£0

Employer's Liability Section C Not Included

Limit of Indemnity:	£10,000,000
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Public Liability Section C Included

Limit of Indemnity:	£5,000,000
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Money Cover Section D Not Included

On premises - in a safe, during business hours	£0
On premises - out of safe, during business hours	£0
On premises - in a safe out of business hours	£0
On premises - out of safe,out of business hours	£0
In transit or away from premises	£0

Territorial Limit of Cover:
0

Assault Cover Not Included

Capital Sum Insured	£0
Temporary Total Disablement	0

Goods In Transit Section F	Not Included
Own Vehicles	£0
Third-party Vehicles	£0
Territorial Limit of Cover:	
England, Scotland, Northern Ireland, Republic of Ireland, Wales, all offshore Islands, including the Channel Isles	

Deterioration of Stock Section G	Not Included
Sums Insured	£0

Loss of Licence Section H	Not Included
Sums Insured	£0

All Risks Section I	Not Included	
	Sum Insured	Territorial Limit of Cover
Mobile Telephones And Radios	£0	
Fax And Photocopiers	£0	
Computer Discs And Tapes	£0	
Trade Samples	£0	
Professional Equipment	£0	
Radio and Tele Pagers	£0	
Computers - Portable	£0	
Telephone And Other Communication Systems	£0	
Tools - Non Power Driven	£0	
Tools - Power Driven Handtools	£0	
Cash Register	£0	
Computer Equipment	£0	
Audio/Video Equipment	£0	
Trophies	£0	
Television & DVD Player Combined	£0	

Book Debts - Section J	Not Included
Sums Insured	£0

Legal Expenses	Included	
Limit of Indemnity	£100,000	
ARAG on-line Legal Services:	www.arag.co.uk/docs	Voucher Code: X1232KC79BB5

Equipment Breakdown	Included
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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

ENDORSEMENTS

L1 Work Away Exclusion

We shall not cover You under the Public Liability section of this Policy against liability arising from any work carried on away from Your premises, other than that of collection and delivery or sales trips and exhibitions

L43 Injury of Sporting Participants Exclusion

We shall not cover You under the Employers Liability and Public Liability sections of this Policy against liability arising from Injury to any person playing in training in or practising any contact sports

L44 Participant to Participant Exclusion

We shall not cover You under the Employers Liability and Public Liability sections of this Policy against liability arising from Injury caused by the acts and/or omissions of any participant towards another participant

L61 Abuse Exclusion

We shall not cover You under the Public Liability section of this Policy against liability arising from abuse of any nature whether direct or indirect

L122 Instructors Liability Exclusion

We shall not cover You under the Public Liability and Products Liability sections of this Policy against liability arising from any instruction errors or omissions.

