

COMMERCIAL COMBINED INSURANCE CERTIFICATE

Policy Wording:	Property: XL Catlin Wording / B0750RNMPY1905617 Liability: XL Catlin Wording / B0750RNMPY1905617
Certificate Reference:	Property: B0750RNMPY1905617 Liability: B0750RNMPY1905617
Policy Number:	CS/CC/SS3876200
The Insured:	Dorchester Mens Shed C.I.C
Business:	Other
Additional Business Information	It is a club which meets on 2 times a week on average. They rent a wood working workshop with most of the tools supplied. They make various articles for their own use and to sell to help manage costs. Up to 40 members.
Correspondence Address:	5 Liscombe Street, Poundbury, Dorchester, DT1 3DF.
The Premises:	As stated in the schedule
Period of Insurance:	29 October 2019 to 28 October 2020 both days inclusive
Renewal Date:	29 October 2020
Insurer:	Property - XL Catlin Insurance Company UK Ltd Liability - XL Catlin Insurance Company UK Ltd
Operative Sections:	(‘Not Insured’ or £0 is shown on the schedule where there is no cover)
Premium:	£313.75
Terrorism Premium:	£0.00
Insurance Premium Tax	£37.65
Underwriting Fees	£25.00
Total amount due	£376.40

The Premises - Agricultural Yard, Kingston Maurward, Church Lane, Stinsford, DT28XW

Interested Parties

None

SECTION A

MATERIAL DAMAGE

	<u>Sums Insured</u>	<u>Declared Value</u>
Buildings	£0	£0
Other Contents	£0	£0
		<u>Sums Insured</u>
Other Specific Property:		
fixed and hand tools		£10,000
General Stock		£0
Stock of Non Ferrous Metals		£0
Stock of Tobacco		£0
Stock of Wines and Spirits		£0
Target / High value Stock		£0
Glass and Sanitary ware		£0

SECTION B

MONEY

SUB-SECTION 1 – MONEY

	<u>Limit any one loss</u>
1) Non Negotiable Documents (as defined in the policy)	£250,000
2 a) Money in the Premises outside Business Hours not contained in locked safes or strongrooms	Nil
2 b) Money in Your private residence or that of Your authorised directors, partners or employees or collectors	Nil
2 c) Money in the Premises outside Business Hours contained in locked safes or strongrooms	£0
2 d) Money in the Premises during Business Hours	£0
2 e) Money whilst In Transit or in a bank night safe	£0

SUB-SECTION 2 – ASSAULT

	<u>Compensation per person insured</u>
a) Death	£10,000
b) Loss of sight in one or both eyes	£10,000
c) Loss of or loss of use of one or both hands or feet	£10,000
d) Permanent Total Disablement	£10,000
e) Reimbursement of medical expenses (up to)	£100
f) Damage to clothing (up to)	£200
g) Temporary Total Disablement (per week)	£100

SECTION C

GOODS IN TRANSIT

	<u>Limit</u>
Property in Transit by Insured's vehicles and/or trailers and/or containers	NOT INCLUDED
Property in Transit by Road Hauliers	NOT INCLUDED
Property in Transit by Post and/or Parcel post and/or Rail	NOT INCLUDED

SECTION D

BOOK DEBTS

	<u>Sum Insured</u>
Outstanding Debit Balances	£0

SECTION E

LOSS OF LICENCE

	<u>Sum Insured</u>
Loss of Licence	£0

SECTION F

BUSINESS INTERRUPTION

	<u>Maximum Indemnity Period (months)</u>	<u>Sum Insured</u>
Gross Profit Declaration Linked	12 Months	£0
Gross Rentals	12 Months	£0
Additional Increase in Cost of Working	12 Months	£0

SECTION G

EMPLOYERS'S, PUBLIC AND PRODUCTS LIABILITY

	<u>Limit of Indemnity</u>
Employers Liability – Sub-Section 1	Not Insured
Public Liability – Sub-Section 2	£5,000,000
Products Liability – Sub-Section 3	£5,000,000

SECTION H

FIDELITY

	<u>Sum Insured</u>
Fidelity	£0

SECTION I

ALL RISKS AWAY FROM THE PREMISES

	<u>Territorial Limits</u>	<u>Sum Insured</u>
Items as detailed by You and not specified separately below		£0

SECTION J

DETERIORATION OF STOCK

	<u>Sum Insured</u>
Deterioration of Stock	£0

Excesses

Section A – Material Damage - each and every loss	£250.00
Section A – Subsidence - each and every loss	£1,000.00
Section B – Money	£250.00
Section C – Goods in Transit	£250.00
Section D – Book Debts	£250.00
Section E - Loss of Licence	£250.00
Section F - Business Interruption	£250.00
Section G – Liability - each and every loss in respect of third party property damage	£250.00
Section H – Fidelity	£nil
Section I – All Risks Away From The Premises	£250.00
Section J – Deterioration of Stock	£250.00

Legal Expenses

Any one event:

Not Insured

Aspect Enquiries:

Not Insured

Employment Disputes Compensation Awards aggregate limit payable during any Period of Insurance:

Not Insured

Endorsements

Note

The Insured is a community interest company

753: Venues Own Insurance Condition

It is a condition precedent to liability under this Policy, that all Venues used & events attended hold their own liability policies in force with a minimum public liability limit of indemnity of £2,000,000.

It is the responsibility of the Insured to check that such cover is in force.

L081: Heat Work Away Exclusion Other Than Soldering Irons

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried on away from the Your Premises involving the use application or intentional generation of any heat naked flame or spark other than by means of work involving solely the use of soldering irons.

L111: Participant to Participant Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any participant towards another participant.

P001: Composite Panel Condition

It is a condition precedent to Our liability that in respect of all Buildings which have composite panels

- (a) any damaged composite panels must be replaced or repaired without delay
- (b) items such as battery chargers must not be suspended from composite panels
- (c) a hot work permit system must be in operation
- (d) all ductwork passing through composite panels must be sleeved in non combustible material
- (e) all wiring passing through composite panels must be encased in metal conduit and sealed with rubber grommets

P003: Electrical Circuit Maintenance Condition

It is a condition precedent to Our liability that all electrical circuits are tested at least once in every three years by qualified electrical engineers and that any defects found are remedied immediately in accordance with the Regulations of the Institute of Electrical Engineers, their certificate to be issued to, and retained by, You as confirmation.

P004: Fat Frying Condition

It is a condition precedent to Our liability that

- (a) all deep fat frying ranges are equipped with
 - (i) thermostats arranged to prevent the temperature of cooking oils or fats rising above 205 degrees Centigrade and that such thermostats are maintained in efficient working order
 - (ii) automatic thermostatic cut outs arranged to cut off the heat source in the event of a failure of the working thermostats
- (b) there is no replenishment of supplies of oils or fats to the apparatus whilst the apparatus is hot
- (c) the cooking range(s), grease trap filters and thermostats attached to or forming part of the range(s) are thoroughly cleaned at intervals not exceeding one month
- (d) extract ducting flue pipes and pans are thoroughly cleaned and inspected at intervals not exceeding six months and any equipment having splits holes or other damage are replaced or repaired
- (e) all deep fat frying ranges are serviced by a competent engineer in accordance with the manufacturer's instructions at intervals not exceeding one year
- (f) at least one of the following portable fire extinguishers are situated in the vicinity of each deep fat frying range and that such extinguisher(s) are maintained in efficient working order:
 - 9 litre foam
 - 10 kg CO2 (in at least two extinguishers)
 - 4.5 kg dry powder
- (g) one fire blanket is installed in the vicinity of the apparatus

P006: Flat Roof Condition

It is a condition precedent to Our liability that any flat felted roof portion of the Premises shall be inspected at intervals not exceeding twelve months by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately. You must keep a copy of the invoice showing that the work has been undertaken.

P012: Outside Waste and Storage Condition

It is a condition precedent to Our liability that all combustible items are stored at least 5 metres away from the Premises at all times.

P014: Portable Heater Exclusion

It is a condition precedent to Our liability that no paraffin or portable electric or gas heaters or containers are used or stored on the Premises unless specifically agreed by Us prior to such use or storage.

P016: Spray Painting Condition

It is a condition precedent to Our liability that

- (i) all spraying of paints or varnishes with a flash point below 32 degrees Centigrade is carried out in an area enclosed by non-combustible materials
- (ii) extraction to the open air and any electrical installation including that for extraction is of flameproof design
- (iii) any heating is of the black-heat type and with fully enclosed elements
- (iv) only one day's supply of flammables is kept in the spraying area
- (v) all other flammables are kept in a designated enclosed steel bin or if the stocks are substantial they are kept in a store with high and low level vents to the open air or forced flameproof extractor at floor level
- (vi) all lighting must also be flameproof.
- (vii) smoking is prohibited in the areas where processes are carried out and signs to this effect are prominently displayed.
- (viii) paint spray solids from all areas of the spray booth, including the area behind the filters or curtains, must be removed on a weekly basis and transferred to a non-combustible container and then disposed of in the appropriate manner.

P017: Stillage Condition

It is a condition precedent to Our liability that all Stock in Trade in basements or at ground floor level is stored on racks, pallets or stillages at least 10cm above floor level at all times.

P020: Unattended Machinery Condition

It is a condition precedent to Our liability that there will be no process or operation of machinery of any description outside of business hours at any time when the Premises is unattended.

P024: Waste Condition (Daily)

It is a condition precedent to Our liability that all combustible trade waste and refuse is removed from the Buildings every night.

STATEMENT OF FACT

Disclosure

Our acceptance of this risk is based on the information presented to us, which is detailed in the following Statement of Fact, being a fair presentation of your business including any unusual or special circumstances which increase the risk and any particular concerns which have led you to seek insurance. Please check this information and advise immediately if you feel this differs from the information you have presented to us. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, we may void the policy. Our continued acceptance is based on any changes from the original information presented being advised and accepted by us. A change in risk may allow us to avoid a claim or impose additional terms or conditions. If you are in any doubt about any of the above you should consult your insurance broker or advisor.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have never :-

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| a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures? | No |
| b) been disqualified from being a company director? | No |
| c) had a County Court Judgement or Sheriff Court Decree? | No |
| d) been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or a spent conviction in accordance with the 'Rehabilitation of Offenders Act 1974'? | No |
| e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation? | No |
| f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a policy declared void or claim repudiated? | No |

Business

Other

Additional Business Information

It is a club which meets on 2 times a week on average. They rent a wood working workshop with most of the tools supplied. They make various articles for their own use and to sell to help manage costs. Up to 40 members.

The Business

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| Do you or any of your employees engage in the application of heat away from your business premises. | No |
| Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles or processes involving a noise level in excess of 85db | No |
| Do you or any of your employees manufacture or sell products used in air or spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts or motor vehicles? | No |
| Do you design, give advice or prepare specifications in respect of any products supplied or contract | No |
| Do you maintain rights of recourse/recovery against any manufacturer? | Yes |
| Do you have a formal written Health and Safety policy? | No |
| Do you have less than 5 employees? | Yes |
| Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? | No |
| a) manual handling b) COSHH c) working with machinery d) work at height | No |
| Do you record in document form the above risk assessments? | Yes |
| Do you have a formal safety-training plan for employees? | No |
| Do you have a document procedure for high-risk activities? | No |
| Are any goods derived from the far east? | No |

The Premises

- | | |
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| Approximate year of Construction? | |
| Is the Premises Listed? | No |
| Are the premises fully occupied solely by the business and not vacant for more than 14 consecutive days at a time? | Yes |
| Are the premises occupied over night ie. Proposer/Manager living on site or 24hr Security? | No |
| Are the premises in an area which is free from flooding and at least 250 metres away from the nearest lake, river, canal or tidal waters? | Yes |
| Are the premises Free from and in an area which is free from any signs of subsidence, heave or landslip both now and in the past? | Yes |
| Are the premises, in a good state of repair? | Yes |
| Construction of the walls? | Brick |
| Construction of the roof? | Other |
| asbestos | |

Is any part of the roof flat?	No
Construction of the floors?	Concrete
Are there any adjoining premises?	No
How is the premises heated?	Not Heated
Does the premises have Fire Extinguisher appliances or sprinklers installed to scale?	Yes
What type of fire extinguishers are in place?	Portable Hand Appliances to Scale
Does the premises have an Automatic Fire Alarm conforming to LPC rules?	No
Is any part of the premises a) subject to any contract with or let to students, any government department, local authority, housing association or other similar organisation, any person who is seeking but has not yet been granted asylum in the UK or, b) let with leases under 6 months?	No
The Security	
Are all final exit doors fitted with 5 lever mortice deadlocks complying to BS3621?	Yes
Are all accessible windows, fanlights and skylights fitted with key operated locks?	Yes
Is the premises protected by roller shutters and/or grills to all external accessible windows?	No
Is the the entire frontage protected by shutters or grills?	No
Please state the type of alarm protecting the premises:	None
Do you have a CCTV system protecting the premises?	No
Please give details of any other protections to the premises such as a safe, smoke detectors, neighbourhood watch etc	

STATEMENT OF FACT**Employers Liability**

What is your estimated annual wageroll paid to clerical employees?	£0
What is your estimated annual wageroll paid to clerical Principals?	£0
What is your estimated annual wageroll paid to manual Principals?	£0
What is your estimated annual wageroll paid to manual employees working at your premises?	£0
What is your estimated annual wageroll paid to manual employees working away from your premises including labour only subcontractors?	£0
What is your estimated annual wageroll paid to wages paid to woodworking machinists?	£0
What is your estimated annual wageroll paid to store, warehousemen or drivers?	£0
What is your estimated annual wageroll paid to other machine operators?	£0

Public / Products Liability

What is your estimated annual UK turnover for the next 12 months?	£10,000
What is your estimated annual United States or Canada turnover for the next 12 months?	£0
What is your estimated annual Rest of the World turnover for the next 12 months?	£0
What are your estimated annual payments to bona-fide subcontractors?	£0

Additional Information

Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you.	No
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COMPLAINTS

We aim to provide a first class service, however, if you feel the need to complain, or feel that we have not fulfilled our obligations; please follow our complaints procedure as set out below.

Primarily, please make contact with your placing broker detailing your complaint. If you are not satisfied with their response you can write to the Complaints Department of Chapman & Stacey Ltd. After this action, if you are not satisfied, you should address your complaint to underwriters directly (details available on request).

After this, if the complaint is still not resolved, you can approach the Financial Ombudsman Service who will consider your complaint if.

- We and the underwriters have provided you with written confirmation that our internal complaints procedure has been exhausted.

- Your business has a turnover of less than 1,000,000.

Referral to the Ombudsman will not affect your rights to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

CLAIMS

In the event of a claim please contact your insurance broker being sure to quote your policy number in all correspondence. If you are unable to contact your broker for any reason, please call Chapman & Stacey Ltd, on 01444 450600 to report the incident.

COOLING OFF PERIOD

You may cancel an insurance contract provided you have not made a claim under such insurance contract and we receive written confirmation of cancellation by post, fax or email within 14 days of the date the insurance is concluded. If you are able to and do cancel within such 14 day period, we will refund any premiums paid less any policy fee and premiums appropriate for the cover you have had.

LAW APPLICABLE

The parties to the Policy have the right to choose the law applicable to the Policy.

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

WHO REGULATES US?

Chapman & Stacey Ltd, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH is authorised and regulated by the Financial Conduct Authority. Our Register Number is 300047.

Our permitted business is as an insurance intermediary.

You can check this on the FCA's Register by visiting the FCA's website fca.org.uk or by contacting the FCA on 0800 111 6768.

ALTERATION TO STATEMENT

Any alteration to Statement of Fact take precedent over the information stated above.