

Charity and Community Insurance renewal pack

Renewal notice



Mr J Wilkinson
24 Claverton Way
Rushmere St. Andrew
IPSWICH
Suffolk
IP4 5XF

22 March 2016

Dear Mr Wilkinson

Thank you for choosing Ecclesiastical for your Charity and Community Insurance policy over the past year. Your policy is due for renewal on 1 June 2016 and I have enclosed your policy documentation.

- **The premium for next year is £5,717.54.**

This includes Insurance Premium Tax of £496.04. As announced by HM Treasury in the 2015 Summer Budget, IPT increased from **6% to 9.5%** from 1 November 2015.

Please send a cheque for the premium by 1 June 2016 to renew your insurance. You should make the cheque payable to 'Ecclesiastical Insurance Office plc', and write your policy number on the back.

If you prefer, you can pay by Direct Debit – details of how to do this are on the Direct Debit Instruction form.

We sometimes need to make changes to our policy document to ensure all regulatory and contact details are up-to-date. The latest version of the policy is available on our website, but please contact us if you would like the policy in another format. If we make any changes to the cover provided by the policy, we will always tell you.

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely

Stephen Butler

Stephen Butler
Church Underwriter

Direct Commercial Department
0345 777 3322

directsouth@ecclesiastical.com
Ecclesiastical Insurance Office plc,
Beaufort House, Brunswick Road,
Gloucester GL1 1JZ
www.ecclesiastical.com

Policy number
06/CBP/9098943

Insured
Hockey Umpires Associations
and Umpiring & Umpires
Sections of Hockey Associations
(as more fully described therein)

In this pack

- Policy schedule
- Update to policy wordings

What to do next

- 1 **Check** your policy details.
- 2 **Send** a cheque for your premium.



Charity and Community Insurance renewal pack

Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity and Community Insurance policy document and the updates notice in this pack. Tell us if you want to make any changes.

Premium details

Premium: **£5,717.54**

This is made up of a premium of £5,221.50 plus Insurance Premium Tax of £496.04. As announced by HM Treasury in the 2015 Summer Budget, IPT increased from **6% to 9.5%** from 1 November 2015.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
General cover	Section 4 Liabilities

Policy clauses

Business Restrictions

The cover provided by this policy for umpires appointed to the Durham Clubs League (Ladies) and Midland Region Women's Hockey league and not otherwise insured as members of other insured associations is confined to whilst so umpiring for that League and whilst travelling to and from such appointments For the purpose of identification umpires currently recorded on the list of umpires belonging to the Umpiring & Umpires Section of any insured Hockey Association shall be deemed 'members'.

The cover provided by this policy for registered Level One umpires forming (for the purpose of this policy) the Umpires Section of Wiltshire Hockey Association shall not extend unless otherwise insured as a member of another insured association to insured activities which are deemed to be the business activities of the hockey club of which the registered Level One umpire is a member.

Business Description Extension

The definition of BUSINESS is extended to include (a) Where any member of the insured association is requested to umpire a hockey

Policy number
06/CBP/9098943

Date of issue
22 March 2016

Insured
Hockey Umpires Associations and Umpiring & Umpires Sections of Hockey Associations (as more fully described therein)

Business description
The activities of Hockey Umpires Associations (and as more fully described herein)

Period of insurance
1 June 2016 to
31 May 2017

The policy document

Please contact us if you would like a copy of the policy document.

Duty of disclosure

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask us.

Policy number **06/CBP/9098943**

Date of issue **22 March 2016** Effective from **1 June 2016**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Charity and Community Insurance renewal pack

Policy schedule

match or to give tuition or to provide a watching which is not a direct appointment of his or her association (b) The appointment of any members as an umpire or match delegate to the national leagues, to county, regional or international matches or competitions. (c) Travel to and from such appointments

Insured Title

It is noted that the insured title reads as follows:

The National Programme Umpiring Association, Midland (including non BCHUA and EMHUA members) North Southern and Eastern Regional Hockey Umpires Associations, West Hockey Association and county umpiring and umpires hockey associations affiliated thereto or represented therein or any other regional/county hockey umpiring or umpires association advised to the US from time to time including (as County Associations)

Avon & Somerset, Avon County Women's, Berkshire, Birmingham Counties, Buckinghamshire, Cambridgeshire, Devon, East Midland Counties, Essex, Hampshire, Hereford Gloucester & Wilshire, Hertfordshire & Bedfordshire, Isle of Man, Kent, Lancashire Central, Lincolnshire, Middlesex, Norfolk, Northumberland & Durham, North West, Oxfordshire, Suffolk, Surrey, Sussex, and, Cornwall Hockey Association's, Cumbria Hockey Association's, Dorset Hockey Association's and Wiltshire Hockey Association's Umpires or Umpiring Sections.

And any member (all classes) or any employee of such associations and any other umpire appointed by such associations

And Umpires appointed to the Durham Clubs League (Ladies) and Midland Region Women's Hockey league.

Charity and Community Insurance renewal pack

Policy schedule



General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 4 Liabilities

Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£6,000,000	£250
Products liability	£6,000,000	N/A

Liabilities clauses

Advice not given for a fee

Under Exclusions to Cover 2 exclusion 6 is deleted and the following substituted therefor :

6 No indemnity will be provided in respect of any liability arising from (i) advice design or specification given for a fee (ii) advice design or specification which if not given for a fee is or would normally be the subject of a specific Professional Indemnity Insurance

Errors and Omissions Extension

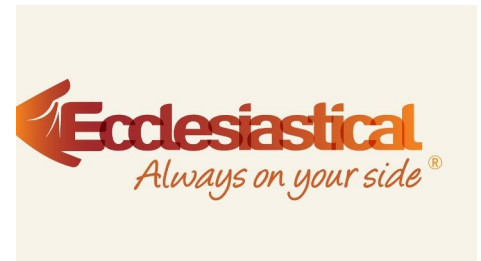
This insurance covers only those losses which arise from claims made and notified to US during the period of insurance WE will indemnify YOU against all sums which YOU become legally liable to pay as damages all other costs and expenses as a result of errors or omissions in the and conduct of YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the period of insurance

WE will not provide any indemnity in respect of the following a) Liability where indemnity is provided by any other insurance b) Liability in respect of BODILY INJURY or DAMAGE to property c) Any person committing or condoning any criminal, dishonest or fraudulent act or omission d) Liability assumed by agreement unless liability would have attached without such agreement e) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim f) Advice, design or specification given for a fee or for which a fee would normally be charged g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS h) Liability arising from any allegation of unfair or wrongful dismissal and all other employment disputes i) Liability arising from any allegation of discrimination j) Liability of an insured member after a period of one year from the date of the member's retirement from an insured association k) The first £250 of each and every claim made under this extension

The total amount WE will pay under this extension is £1,000,000 in any one period of insurance subject to a limit of £250,000 any one period of insurance in respect of any one insured association All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim

Charity and Community Insurance renewal pack

Policy schedule



was accepted by US

Condition specific to this extension YOU shall give written notice to US as soon as possible after becoming aware of circumstances which might reasonably be expected to produce a claim irrespective of YOUR views as to the validity of the claim or on receiving information of a claim for which there may be liability under this extension. Any claim arising from such circumstances shall be deemed to have been made in the period of insurance in which such notice has been given.

The cover provided to the Cumbria, Cornwall, Dorset, West and Wiltshire Hockey Associations under this extension shall be limited to that part of the Association's Business which relates to umpiring activities for which the Associations are responsible

Car Park Extension

The following extension is added:

Car Parks Extension

Notwithstanding exclusion 4(a) WE will provide an indemnity in respect of liability incurred by YOU in respect of loss of or damage to motor vehicles (including their Contents) not belonging to or hired by YOU whilst such vehicles are within entering or leaving the car park or parking area provided by YOU subject to the following Conditions:

- a) amount payable shall not exceed the sum of £10,000 in respect of any one vehicle (including Contents)
- b) cover will not apply to claims arising from the movement of such vehicles by AUTHORISED VOLUNTEERS outside the confines of the car park
- c) amount payable will exclude the first £250 of each and every claim

Liabilities Section

Definitions

INJURY is restated as means BODILY INJURY wrongful arrest false imprisonment detention wrongful eviction or invasion of the right of privacy

and not as otherwise shown in the policy document

Charity and Community Insurance renewal pack

Policy schedule



Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.



Charity and Community Insurance renewal pack Important - Update to your policy wording



Important - Update to your policy wording

This Notice changes the terms of your policy, whether you have chosen to insure the relevant sections or not. Please check your policy schedule to see the cover that applies in your case.

Before paying your premium please make sure that the cover provided meets your needs. By continuing to insure with us you accept these changes; they form part of your policy so please keep this Notice with your schedule and policy booklet.

Summary of change

Act of Terrorism

We have updated the way in which we provide terrorism cover for property under the policy to make this cover clearer. Cover for an Act of Terrorism is now provided by a new Terrorism section of cover (and the Terrorism insurable event under the property cover has therefore been removed). Other changes have been made to exclude bankers blanket bond and the exclusion relating to loss caused by computer hacking and viruses (and the like) has been extended to also exclude phishing.

Where an act is not certified as an Act of Terrorism, damage would be considered under the property, business interruption or other applicable sections of the policy (other than the Terrorism section). Any extensions for 'non-certified' acts of terrorism which may have appeared in your policy are therefore no longer required and have been removed.

The Terrorism section of cover only applies if shown in your policy schedule.

Policy Clause

- (i) The Act of Terrorism (or 'Act of terrorism') insurable event under the property cover is deleted
- (ii) The following Terrorism section of cover is added to the policy

Terrorism section of cover

This section applies only if shown as applicable in YOUR schedule

Definitions

Each time any of the following words or phrases appear in this section in CAPITAL LETTERS they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Policy number
06/CBP/9098943

Date of issue
22 March 2016

Insured
Hockey Umpires Associations
and Umpiring & Umpires
Sections of Hockey Associations
(as more fully described therein)

Our update reference
Act of Terrorism 2015

Charity and Community Insurance renewal pack

ACT OF TERRORISM

means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto

BUSINESS INTERRUPTION

means loss arising from interruption or interference with the BUSINESS carried on by YOU at the PREMISES as a result of damage to or destruction of property used by YOU at the PREMISES for the purpose of the BUSINESS

DENIAL OF SERVICE ATTACK

means any actions or instructions ability to damage interfere with or otherwise affect the availability of networks network services network connectivity or information systems

Denial of service attacks include but are not limited to the generation of excess traffic into network addresses the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks

EVENT

means all individual losses arising in respect of a continuous period of 72 hours of which the proximate cause is the same ACT OF TERRORISM

The date and time that any such period of 72 hours shall commence shall be set by US

HACKING

means unauthorised access to any computer or other equipment or component or system or item which processes stores or retrieves data whether YOUR property or not

NUCLEAR INSTALLATION

means any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for

- (a) The production or use of atomic energy
- (b) The carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- (c) The storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

NUCLEAR REACTOR

means any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

Charity and Community Insurance renewal pack

PHISHING

means any access or attempted access to data or information made by means of misrepresentation or deception

PROPERTY INSURED

means all property which is insured under other sections of this policy

Excluding

- (a) any land or building which is occupied as a private residence or any part thereof which is so occupied unless
 - (i) the remainder of the building is not a private residence and is insured under this policy
 - (ii) such land or building is not insured in the name of an individual
- (b) any NUCLEAR INSTALLATION or NUCLEAR REACTOR and all fixtures and fittings situated thereon and attached thereto and all pipes wires cables drains or other conduits or service media of any description which are affixed or connected to or in any way serve such NUCLEAR INSTALLATION or NUCLEAR REACTOR

TERRITORIAL LIMITS

means England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987

VIRUS OR SIMILAR MECHANISM

means program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not
This includes but is not limited to Trojan horses worms and logic bombs

Cover

WE will pay YOU for

- (a) damage to or the destruction of PROPERTY INSURED belonging to YOU or for which YOU are legally responsible
- (b) BUSINESS INTERRUPTION as insured by this policy occasioned by or happening through or in consequence of an ACT OF TERRORISM within the TERRITORIAL LIMITS

Provided always that the insurance by this section

- (i) is not subject to any of the general exclusions of this policy
 - (ii) is not subject to any long term agreement or undertaking which may otherwise apply
 - (iii) is not subject to any terms in this policy which provide for adjustments of premium
 - (iv) is subject otherwise to all the terms provisions definitions and conditions of this policy except where expressly varied within this section
 - (v) is subject to a maximum period of insurance of 12 months from the inception or renewal date of this policy
- Any subsequent period of cover provided by this section whether for 12 months or less is deemed to constitute a new period of insurance provided that
- (a) no subsequent period of insurance by this section shall extend beyond the next renewal date of this policy
 - (b) the renewal premium due in respect of this section has been received by US

Charity and Community Insurance renewal pack

Basis of settlement

As described in the relevant section of this policy in respect of damage to or destruction of the PROPERTY INSURED or BUSINESS INTERRUPTION

The most WE will pay for any one EVENT is the lesser of

- (a) the total sum insured or
 - (b) for each item its individual sum insured or
 - (c) any other limit of liability
- as stated in the relevant section of this policy less the EXCESS

The EXCESS applicable to losses under this Terrorism section shall be equal to the EXCESS applied in respect of the risk of fire and / or explosion under the other sections of this policy

Exclusions

WE will not be liable for any losses whatsoever

- (1) occasioned by riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- (2) arising under
 - (a) marine aviation and transit policies
 - (b) motor insurance policies
 - (c) bankers blanket bond
- (3) directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from
 - (a) the alteration modification distortion corruption of or damage to any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software)
 - (b) any alteration modification distortion erasure corruption of data processed by any such computer or other equipment or component or system or item

whether YOUR property or not where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from VIRUS OR SIMILAR MECHANISM or HACKING or PHISHING or DENIAL OF SERVICE ATTACK

Condition

- (1) If WE allege that any loss is not covered by this section the burden of proving that such loss is covered shall be upon YOU