



Service Select

Policy Schedule

Insurer

Ecclesiastical Insurance Office plc

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 (FCA) and the Prudential Regulation Authority.

FCA register number: 113848. Permitted business is general insurance.

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

For Policy changes and enquiries telephone 01242 533749 or email
commercialtradingchelt@towergate.co.uk

For Claims please notify Ecclesiastical Insurance as soon as possible on 0345 603 8381

or email commercialclaims@ecclesiastical.com

Service Select

This Policy Schedule to be read in conjunction with the Policy Book

Please quote the Policy Reference in all correspondence

Policy Reference: NFGA01/MI01

Schedule for: **The Not Forgotten Association Northern Ireland**

Main Policyholder: The committee for the time being of The Not Forgotten Association NI

Definition of Business

Next Renewal Date: 26 October 2022

Period of Insurance 26 October 2021 to 25 October 2022 Date of issue: 24 September 2021

Risk location/postcode 1st Floor, 21 Talbot Street,, Belfast, BT1 2LD
(Please advise correct location/postcode if different)

Buildings construction – Standard (Brick, stone or concrete and roofed with slates, tiles, concrete, metal or asbestos)
(Please advise full details if incorrect)

The following provides details of the cover provided under your policy. Please also refer to the Endorsement Section for any additional terms that may apply.

	Sums Insured	Policy Excess
Section 1 – Property Damage		
Cover is provided under Section 1A - All Risks unless stated otherwise by Endorsement. Where appropriate, each item details property specifically insured.		
1. General items, Fixtures, Fittings, Furniture, stock and all other property not otherwise insured	Nil	n/a
2. Bar Stock	Nil	n/a
3. Additional Bar Stock and/or Raffle Prizes	Nil	n/a
4. Sports Equipment	Nil	n/a
5. Glassware and China	Nil	n/a
6. Silver, Plate, Medals, Plaques, Trophies, Presentation Items and other Chattels not otherwise specified	Nil	n/a
7. Pictures, Paintings, Prints, Photos and like items	Nil	n/a
8. Band Instruments, Equipment and Uniforms	Nil	n/a
9. Band Instruments the personal property of Band Members	Nil	n/a
10. Specified General Items	Nil	n/a
11. Specified cash holding machines	Nil	n/a
12. Cash contents of machines	Nil	n/a
13. Tentage	Nil	n/a
14. Caravans or Trailers	Nil	n/a
15. Food Spoilage – see Cover Extension 3)	Nil	n/a
16. Cloakroom Cover – see Clause 16.	Nil	n/a
17. Buildings	Nil	n/a
Section 2 – Encroachments		
18. Direct risk	Nil	n/a
19. Spread of Fire risk	Nil	n/a
20. MOD contents	Nil	n/a
Section 3 – Business Interruption/Loss of Earnings/Book Debts/Loss of Licence		
21. Income	Nil	n/a
22. Increased Cost of Working	Nil	n/a
23. Loss of Licence	Nil	n/a
24. Book Debts	Nil	n/a
Section 4 – Employee Dishonesty		

25. OIC Account	Nil	n/a
26. Un-named Employees	Nil	n/a

Section 5 – Direct Debit Indemnity

27. Legal Liability	Nil	n/a
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Section 6 – Money and Assault

28. Item 1. Money other than described in Item 3 in transit or in a bank night safe until removed by a bank official, or at any location while You or any Employee is working there, or on The Premises during Business Hours, or on The Premises whilst contained in a locked Safe outside Business hours	n/a	Nil
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Item 2. Money other than described by Item 3 on The Premises and not contained in a locked Safe:

i) during Business Hours when the room or premises are left unattended	Nil	n/a
ii) outside Business Hours	Nil	n/a

Item 3. Stamped National Insurance Cards, crossed cheques and other items as Defined in Specification Item 3 in the Policy book	Nil	n/a
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Section 7 – Personal Accident

29. Total number of persons insured = Nil

Section 8 – Employers Liability

30. Limit of Indemnity Estimated annual Wages/Salaries £1,000 (Nominal amount. Please disclose if exceeding £10,000)	£10,000,000	Nil
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Section 9 – Public and Products Liability

31. Limit of Indemnity	£5,000,000	***
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Events of a one-off nature must be notified to Towergate Insurance and may require additional premium.

Excluding liability in connection with hazardous pursuits such as bouncy castles, bucking broncos and other fairground type activities unless specified below. See Policy wording for full details.

Excluding liability in connection with equestrian activities.

If you have any doubt as to what may need to be disclosed please contact Towergate Insurance.

*** An Excess may apply in certain circumstances. Refer to the Policy Book for details.

Section 10 – Terrorism

Not Operative

SCHJE075 – Indemnity to Other Persons

Applicable to Section 8 - Employers Liability

Clause 3 is deleted and restated as follows:

Indemnity to Other Persons

We will indemnify

- a) **Your** personal representatives

- b) at **Your** request
 - i) any director, partners or proprietor or **Employee of Yours**
 - ii) the officers, committees and members of **Your**
 - canteen, social, sports, educational and welfare organisations
 - first aid, fire, security and ambulance services or the personal representatives of these persons
- c) the Secretary of State for Defence and his/her agents or servants and/or the MOD and/or the Crown

against legal liability in respect of which **You** would have been entitled to indemnity if the claim had been made against **You**

Each indemnified party will be subject to the terms of this Section so far as they can apply

Applicable to Section 9 - Public and Products Liability

Clause 4 is deleted and restated as follows:

Indemnity to Other Persons

We will indemnify

- a) **Your** personal representatives
- b) at **Your** request
 - i) any director, partners or proprietor or **Employee of Yours**
 - ii) the officers, committees and members of **Your**
 - canteen, social, sports, educational and welfare organisations
 - first aid, fire, security and ambulance services or the personal representatives of these persons
- c) the Secretary of State for Defence and his/her agents or servants and/or the MOD and/or the Crown
- d) shoot beaters and authorised followers in accordance with MOD licence
- e) assistants at arena displays

against legal liability in respect of which **You** would have been entitled to indemnity if the claim had been made against **You**.

End of Policy Schedule
