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27 February 2018

## Here's confirmation of your allotment association cover

Dear Mr Green

Thank you for choosing Bluefin to arrange your allotment association insurance. I'm pleased to let you know that your cover will start from 01 January 2018.

**Here's the total amount** you have already paid: £599.72

### What's enclosed

- **Policy schedule:** this sets out the details of your cover, excess levels and any endorsements and warranties that apply.
- **Employers' liability certificate**

All insurance policies contain terms and conditions, so please check your documents carefully to make sure:

- You familiarise yourself with what is, and what is not, covered and that all information is correct
- the cover meets your needs
- you are aware of any exclusions and/or restrictions
- you understand and comply with any warranties, conditions and/or endorsements.

Please contact us should you have any queries.

### Displaying your certificate

- A copy of your employers' liability certificate must be readily available to all your employees.
- A copy must be available in each place of business.

There are two ways that you can do this:

- As a hard copy, for example by putting a copy on the staff notice board.
- In electronic format, for example by putting a copy your intranet.

### Your reference

3478063  
Barracks Lane Community  
Garden Project

### Important information – to make a claim

In the unfortunate circumstances that you need to make a claim under your policy, please contact Royal and Sun Alliance plc directly on **0345 300 4006** quoting your policy reference number located on your schedule.



**The firms insured**

Only the firms, associations and societies specifically mentioned and included on the policy schedule are insured under this policy. If your client has any subsidiaries, dormant companies, joint ventures, partnerships or associated businesses that need employers' liability insurance, please let us know.

**Retaining your certificate for the future**

Because some occupational diseases take a long time to develop, we strongly recommend that you permanently keep a copy of your employers' liability insurance certificates. If no record of your insurance can be found you may have to pay any future claims yourselves. This also applies to any businesses you acquire.

**Any questions?**

If you have any further questions, please call me on 01604 251827 and I will be happy to help.

Yours sincerely



Allotment Team

Policy Schedule
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Date of Issue:	<i>27 February 2018</i>
Policy Type:	Bluefin Allotment Combined Insurance Policy – Option 5
Policy Number:	RTT 269310
Certificate Number:	<i>3478063</i>
Period of Insurance:	01 January 2018 to 31 December 2018
Underwritten by:	Royal & Sun Alliance Insurance plc
Insured:	Barracks Lane Community Garden Project
Business Description:	Allotment Society/Association and no other purpose of this insurance
Premium:	£ 531.00
Insurance Premium Tax at 12%:	£ 63.72
Broker Administration Fee:	£ 5.00
Total	£ 599.72

Policy Section Insured:
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This Schedule is an important document that should be read in conjunction with your policy booklet. This shows the cover in force you have chosen to insure.

The policy wording shows all the sections that are available and describes the standard terms for this insurance applicable at the time the wording was printed. Whenever it is necessary to bring your policy booklet up-to-date this will be communicated to you.

## Policy Sections

### Liability Insurance

Public / Products Liability	Insured
Employers' Liability	Insured

### Property Damage

Buildings (including Solar Panels)	Insured
Contents	Insured

### Property Damage – Specified All Risks

Machinery	Insured
Trophies	Insured

### Money Insurance

Insured

### Personal Accident

Insured

### Trustee Liability

Insured

## Liability Insurance

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<b>Public / Products Liability</b>	<b>Limit of Indemnity</b>
Any One Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

**If there are any additional Clauses applicable to the Public/Products Liability Insurance, these are shown below**

### **Members Liability Extension**

The Company will provide indemnity to any member of the association named on the schedule whilst involved in leisure gardening at any site owned by the association or which the association is responsible or whilst away from such site when formally representing the association Provided that

- A) such member is not entitled to indemnity under any other policy and
- B) such member shall observe and be subject to the terms of this Policy so far as they can reasonably apply

The indemnity provided by this Extension shall also apply to any Person in attendance at the request of such member

### **Policyholder's Contribution**

The Indemnity provided in respect of Public / Products Liability is subject to a Policyholder's Contribution of £100 in respect of loss of or damage to Property

## Liability Insurance

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<b>Employers' Liability</b>	<b>Limit of Indemnity</b>
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
Any one Event arising directly or indirectly out of Terrorism	£5,000,000

**If there are any additional Clauses applicable to the Employers' Liability Insurance, these are shown below**

## Legal Defence Costs

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	<b>Limit of Indemnity</b>
<b>Part A</b>	
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
<b>Part B</b>	
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000

**If there are any additional Clauses applicable to the Public/Products Liability Insurance, these are shown below**

## Property Damage Insurance

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The Covers available for our Property Damage Insurances are as follows:

- |  |  |
|--|--|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler Leakage                               |
| 2. Earthquake                              | 8. Theft   |
| 3. Riot and malicious persons              | 9. Subsidence                                      |
| 4. Storm or flood                          | 10. Any other accident                             |
| 5. Escape of Water                         | 11. Glass  |
| 6. Impact                                  | 12. Unspecified machinery and Trophies 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule

Item	Sum Insured
Buildings	£ 50,000
Solar Panels	£ 12,000
General Contents	£ 15,000
Total Sum Insured	£ 77,000
Covers not Insured	7 & 9

  

Policyholder's Contribution	
Cover (if insured)	Policyholder's Contribution
All covers Property damage (excluding theft)	£100
All covers Property damage (theft only)	£150

## Property Damage Insurance

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### Specified Items – ‘All Risks’

Property Insured

Item	Situation	Sum Insured	Policyholder's Contribution
Trophies	UK	£3,000	NIL
Machinery	UK	£5,000	£100

**If there are any additional Clauses applicable to Property Damage Insurance, these are shown below**

#### 1. Solar Panels – Policyholder's Contribution

The Policyholder's Contribution in respect of loss of or damage to Solar Panels shall be nil and not as otherwise stated

#### 2. Glass – Exclusion

Excludes breakage or damage caused during the process of cleaning or whilst being maintained

#### **E Buildings Not in Use – Condition Precedent**

It is a condition precedent to any liability of the Company that if any building will not be used for more than 60 consecutive days the Policyholder must advise the Company

#### **GU02 - Wood Burning Stove Condition - Non Standard Form of Heating**

It is a condition precedent to the Insurers Liability that the wood burning stove is used as follows:-

- a) Is not in operation when the Premises are unoccupied, closed for business or overnight
- b) Only trained staff/persons are authorised to use
- c) all extract ducting is cleaned at least annually by professional contractors
- d) all extract ducting is flued to the outside of the building by a non-combustible pipe
- e) stove should be clear of any combustible material by at least 3 meters.

Failure to do so may result in a claim being declined, or the amount paid reduced.

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.  
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



## **Property Damage Insurance**

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### **F Buildings Not in Use during the Period 1st November through to 31st March – Condition Precedent**

It is a condition precedent to any liability of the Company that if a property is not to be used for a period in excess of 30 consecutive days the Policyholder or an agent of the Policyholder shall ensure that

- A) all Water systems are shut off at the stopcock or point of entry to the property
  - B) gas and or Oil supplies are shut off at the switch valve or stopcock or at the point of entry to the property
  - C) electrical systems are switched off at the mains. Where electricity is required to power an intruder alarm electricity to the required ring circuits can remain on
  - D) all windows are securely locked by means of key operated window locks or metal bars or grilles or permanently screwed shut
  - E) entry and Exit doors are to be secured by means of either 5 lever mortice deadlocks or multi-point locking mechanisms or close shackle padlocks with matching locking bar where the above are not possible
  - F) any defective or broken windows are to be secured by means of external boarding using as minimum 19mm thick shuttering grade plywood which is adequately braced and secured against forced entry
  - G) the property is to be inspected by the Insured or an agent or representative of the Policyholder at least once every 7 days to ensure the above measures continue to be observed
- Unless otherwise agreed by the Company in writing

### **D Minimum Standards of Security – Condition Precedent**

It is a condition precedent to any liability of the Company in respect of Damage by Theft (if insured) that

- 1) all doors are secured by 5 lever mortice deadlocks or locking bars and closed shackle padlocks and
- 2) all windows are secured by key operated locking devices, metal bars or grilles or are permanently screwed shut

### **Property Damage Insurance Covers (Policy Wording) – Item 8 Theft**

It is hereby noted that Exclusion 8C is hereby deleted and replaced by the following:

- C) To property in the open

### **Under Insurance condition**

It is hereby noted that Underinsurance in respect of Buildings and Contents condition is deleted.

## Money Insurance

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Item No	Limit of Liability Any one loss
1A) Money in the Policyholder's Premises during Working Hours or in transit or in bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during working hours	£2,000
1B) in the Policyholders Premises out of Working Hours	
1) in locked safes or strongrooms as shown in the Schedule	None Specified
2) in all other locked safes or strongrooms	£ 2,000
3) not in a locked safe or strongroom	£ 250

### Section 2 Personal Injury (Robbery)

Number of Units	1	£ 25,000
Temporary Total Disablement per week (payable up to 104 weeks)		£ 250

**If there are any additional Clauses applicable to Money Insurance, these are shown below**





## Trustee Liability Insurance

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Limit of Indemnity

£50,000 any one claim and  
in the aggregate  
(inclusive of costs)

**If there are any additional Clauses applicable to Trustee Liability Insurance, these are shown below.**



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No RTT269310  
Reference No 3478063

- |  |  |
|--|--|
| 1. Name of policy holder                     | The Committee for the time being of Barracks Lane Community Garden Project |
| 2. Date of commencement of insurance policy. | 01 January 2018  |
| 3. Date of expiry of Insurance policy.       | 31 December 2018   |

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

Steve Lewis  
Chief Executive, UK & Western Europe  
Royal & Sun Alliance Insurance plc

### Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy."

paragraph 2(b) does not apply and is deleted.

**THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.**

**A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.**

**The employer is strongly encouraged to retain all records related to this insurance.**