



MortonMichel

THE CHILDCARE INSURANCE SPECIALIST

www.mortonmichel.com

Schedule of Insurance

prepared on behalf of

Dove (Littlehampton) Ltd

**49 Beach Road
Littlehampton
BN17 5JG**

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COVER SUMMARY

Product Name	Insurer	Inception Date	Expiry Date	Premium excluding IPT* (£)	IPT (£)	Total (£)
Commercial Combined	Covéa Insurance Plc	27/02/18	26/02/19	4,151.40	498.17	4,649.57
Total				4,151.40	498.17	4,649.57

***IPT -Insurance Premium Tax.**

This is a government levied tax on all policies sold in the UK. This is currently charged at the rate of 12% or 20% for travel insurance policies.

Note

This policy is valid up until the expiry date, You need to notify us of any changes that need to be made and of any material facts that may alter the risk.

COMMERCIAL COMBINED

POLICYHOLDER	Dove (Littlehampton) Ltd
INSURER	Covéa Insurance Plc
POLICY NUMBER	EB101493
PERIOD OF INSURANCE	27/02/2018 to 26/02/2019

Scope of Cover

Section 1:	Material Damage
Section 2:	Business Interruption
Section 3:	Employers Liability
Section 4:	Public Liability
Section 5:	Legal Expenses

Section 1: Material Damage

Cover

Loss of or damage to the insured property arising out of the Insured Risks as defined below.

Premises: 49 Beach Road, Littlehampton, West Sussex, BN17 5JG

Buildings

Declared / (Full) Value (£)	Excess (£)	Sum Insured (£)
1,221,515	350	1,221,515

Contents Items

Description	Insured Risks	Declared / (Full) Value (£)	Excess (£)	Sum Insured (£)
Contents - Other (Trade Contents)	As per section	59,052	350	59,052
Contents - Other (Personal Effects)		2,120	350	2,120
Computer Equipment (Computer Equipment)	As per section	3,937	350	3,937

Section 2: Business Interruption

Cover

Loss resulting from an interruption to the business following loss of or damage to the insured property arising out of the Insured Risks as defined below.

Basis	Insured Risks	Period (Months)	Excess (£)	Sum Insured (£)
Gross Profit	As Material Damage section	12	350	94,179

Section 3: Employers Liability

Cover

Indemnity against legal liability for injury to or illness of employees arising from your negligence in the course of the business and within the Territorial Limits.

Limits of Indemnity

Any one occurrence (inclusive of costs £) 10,000,000

Estimates

	Wage Roll Estimate (£)
	40,000

Please note that a copy of the Certificate of Employers' Liability Insurance should be displayed at each place of business where you employ persons covered by this policy. It is however satisfactory to make the certificate available in electronic form, providing that it is reasonably accessible to relevant employees to whom it relates. We also recommend that you retain the certificate after it has expired for up to 40 years as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment of all or part of the claim.

Employers' Liability Tracing Office (ELTO)

With effect from 1st April 2011 a number of the insurers we use have joined ELTO.

ELTO is an independent industry body which requires its members to update a centralised database which contains details of all new and renewed Employers Liability insurances. Its purpose is to help those who have suffered injury or disease in the workplace, identify the relevant insurer quickly and efficiently.

We will require your Employer Reference Number (also known as a PAYE Reference) so that we can pass on this information to your insurance company.

Section 4: Public Liability

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising from the company's negligence.

Limits of Indemnity

Public Liability any one occurrence (£): 10,000,000

Turnover

	Excess (£)	Estimate (£)
	350	850,000

Excesses

£ 350

Section 5: Legal Expenses

Cover

Costs and expenses in respect of an insured incident arising in connection with the business occurring during the period of insurance and within the Territorial Limits.

Limits of Indemnity

Limit of Indemnity (£):	100,000
Turnover (next twelve months) (£):	850,000

General Clauses/Information

Warranties

1 - Fire Protection

Memorandum No. 1 - Fire Protection Warranty

Warranted that a suitable fire blanket is available in close proximity to frying and cooking equipment and that at least one of the following units of fire extinguishing appliances or their Imperial equivalent, or such other alternatives appliances as have been specifically agreed by the Company and detailed in their records, be installed near the frying and cooking equipment and be maintained in effective order throughout the period of insurance.

Unit A - 1 x 6 litre for Class F fires conforming to BS7937

Unit B - 2 x 5kg CO2

Unit C - 1 x 4kg Dry Powder

Unit D 1 x 9 litre Foam

2 - Waste warranty

Memorandum No. 2 - Waste Warranty

Warranted that all oily or greasy waste including batter scraps be:

(a) kept in metal receptacles with metal lids whilst in the buildings

(b) removed from the buildings at the end of each frying session and placed in metal receptacles with metal lids or such other receptacles as stipulated by the local authorities.

3 - Frying & Cooking

Memorandum No. 3 - Frying and Cooking

Warranted no deep fat frying

4 - Exclusion Flood

Memorandum No. 4 - Exclusion of Flood

It is hereby noted that this policy excludes loss destruction or damage caused by or resulting from flood or flood as a result of storm

5 Registration

Memorandum No. 5 - Registration

The community centre insured by this policy shall be registered with the appropriate Registering Authority where applicable and all terms of such registration shall be complied with at all times.

6 - Damage by Authorised Users

Memorandum No. 6 - Special Condition

The following additional exclusion is incorporated into the Property Damage section:

The Company will not be liable for under this section for loss, destruction or damage caused by other authorised users of the premises.

7 - Velcro Wall and 'bar fly)

Memorandum No. 7 - Exclusion of velcro wall and 'bar fly' equipment

The Company will not be liable under this sub-section in respect of liability arising from or caused by:

- the use or ownership of velcro wall, 'bar fly' or similar equipment

8 - Theft from F&V

Memorandum No. 8 - Theft subject to Forcible and Violent entry into the buildings

Theft, as insured hereby, shall be subject to there being forcible and violent entry into the buildings and into the insured's portion thereof.

9 Glass

Memorandum No. 9 - Glass

The insurance provided by the Property Damage section is extended to include breakage of or damage to fixed internal and external plain plate or sheet or wired glass in the buildings, together with the cost of temporary boarding up pending replacement and the cost of repairing window and door frames, provided that said glass is the property of the insured is responsible for same, but excluding:

- Glass which was broken or cracked before the insurance commenced
- Superficial scratching, chipping or cracking
- Breakage caused during installation or removal or whilst alterations or repairs are being effected to the premises
- Breakage of armoured, bent or other special glass or lettering or designs superimposed on glass
- Subject to an excess

The Company's liability will not exceed £2,000 in any one period of insurance

10 Business

Memorandum No. 10 - The Business

The Business shall include only such activities as have been advised to and agreed in writing by Morton Michel

11 - The Business

Memorandum No. 11 - The Business

The Business is stated as follows:

Community Resource Centre providing

- (a) Office accommodation for voluntary organisations
- (b) Hire of rooms for meetings, conferences, training seminars, coffee drop in mornings, workshops, mother and toddler meetings and creches
- (c) Kitchen hire, cooking projects and community lunches
- (d) Occasional overnight stay for community groups

12 inflatables

Memorandum No. 12 - Public Liability Condition 1

It is a condition precedent to the liability of the Company that whenever inflatable play equipment ('bouncy castles' or the like) and or/ trampolines are used:

- (a) the manufacturers' and/or suppliers instructions regarding use and safety will be complied with at all times
- (b) no adult will be allowed to play on the equipment
- (c) no more than once child will be allowed on any one trampoline at any one time

13 - PL conditions 2

Memorandum No. 13 - Additional Public Liability Condition 2

It is a condition precedent to the liability of the Company that, when selecting and appointing staff, the insured shall:

- (a) carry out all investigations recommended by OFSTED or any other competent authority on all prospective employees and regular voluntary helpers
- (b) obtain all relevant voluntary Criminal Records Bureau Disclosures on all current and prospective employees and regular helpers are not CRB checked, they must be supervised at all times by a suitable employee/ voluntary helper who has been checked using the Criminal Records Bureau procedures
- (c) act reasonably in response to the information received.

General Condition Cancellation - amendment

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due. In that event we will send written notice of cancellation by recorded delivery letter.

Main Extensions

Benefit	Maximum Amount Payable (£)
a) Legal Expenses	100,000
b) Yellowtag	Operative
c) Crisis Containment	25,000
d) Lotto Win Indemnity	25,000
e) Website Hacker Damage Cover	10,000

Benefits

Property Damage

2 Capital additions

Maximum amount payable

£500,000 or 10% of the Property Damage sum insured, whichever is the lower

3 Debris removal costs

Up to the Property Damage sum insured

4 Exhibitions

£50,000

5 Theft of Fixed Fabric of the Building

£50,000

6 Protection Equipment Expenses

Up to the Property Damage Sum Insured

7 Landscaping Cost

£50,000

8 Loss of metered gas and water

£25,000

9 Additional Statutory Costs

£500,000 or 10% of the Property Damage sum insured, whichever is the lower

10

Additional costs of construction - energy efficiency

£100,000 or 10% of the Property Damage sum insured, whichever is the lower

11 Temporary removal

£250,000

12 a) Temporary removal - documents

10% of the item sum insured under documents

12 b) Temporary removal - computer system records

10% of total Trade Contents sum insured

13 Theft damage to the premises

£50,000 or 10% of the Property Damage sum insured, whichever is the lower

14 Theft of keys

£2,500

15 Tobacco and alcohol

£1,000

16 Trace and access

£50,000

17 Glass

£25,000

Basis of claims settlement e) Personal effects

£ 1,000

18 Unauthorised use of electricity, gas and water

£50,000

19 Trade samples

£10,000, single article limit £1,000

20 Drains, sewers and gutters

Up to the Property Damage Sum Insured

21 Fire Brigade charges

Up to the Property Damage Sum Insured

22 Further investigation costs

£5,000

23 Continuing interest and hire charges

£10,000 any one period of insurance

Business Interruption	Maximum amount payable
2 Prevention of Access	£250,000
3 Public Utilities	£100,000
4 Deeds & Documents	£100,000
5 Compulsory Closure	£100,000
6 Unspecified Suppliers	£100,000
7 Unspecified Customers	£100,000
8 Unspecified Storage Sites	£100,000
9 Property in Transit	£100,000
10 Contract Sites	£100,000
11 Exhibition Sites	£100,000
12 Book Debts	£100,000
13 Research and Development costs	£25,000

Equipment breakdown	Maximum amount payable
2 Hazardous substances	£10,000
3 Computer equipment	£250,000 but £5,000 in respect of any one accident for portable computer equipment
4 Reinstatement of data	£25,000
5 Increased cost of working	£25,000
6 Public Authorities/Law or Ordinance	£5,000,000
7 Business interruption	£50,000
8 Expediting expenses	£20,000
9 Hire of substitute item	£5,000
10 Storage tanks & loss of contents	£7,500
11 Loss avoidance measures	£5,000
12 Damage to own surrounding property	£1,000,000

The limits under covers 2-12 are within and do not increase the sum insured shown above.

Money	Maximum amount payable
2 Cost of repair following theft or attempted theft	£2,500
3 Fraudulent use of credit card	£2,500

Special Extension - Personal Assault	Maximum amount payable
1i) Death	£25,000
1ii) Loss of limb	£25,000
1iii) Loss of sight	£25,000
1iv) Permanent total disablement	£25,000
1v) Temporary total disablement	£100 per week
2 Personal Effects	£250 per person

Public Liability	Maximum amount payable
2 Compensation for court attendance	£250 per person per day
10 Libel & Slander	£25,000

Employers Liability	Maximum amount payable
2 Compensation for court attendance	£250 per person per day
Basis of claims settlement e)j) Act of terrorism	£5,000,000