



## Commercial Combined New Business Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

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**Policy Number:** RSAP8387291300

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### Your Details:

**Policyholder:** All committee members for the time being of the Natural Kirklees and green space user groups in Kirklees.

**Policyholder's Address:** The Depot, Beaumont Park, Huddersfield, HD4 7AY

**Business Description:** Litter picking activities, landscaping tasks and community organised events to promote the conservation and improvement of the physical and natural environment

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### Your Intermediary's Details:

**Intermediary Name:** GRIFFITHS & ARMOUR

**Address:** Princes Dock, 12 Princes Parade, Liverpool, L3 1BG

**Intermediary number:** 0000001989

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### Your Policy Dates:

**Period of Insurance:** 19 September 2024

**To:** 18 September 2025

**Renewal Date:** 19 September 2025

### Your Premium Information:

**First Premium:** £11,426.17

**Insurance Premium Tax:** £1,371.14

**Total Amount Due: £12,797.31**

The Covers available for our Property Damage and Business Interruption 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. Specified Items: '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.

For the full definition of the Policy coverage please refer to the Policy Wording.

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In choosing this product and the level of cover you have not received any personal recommendations from RSA.

**If there are any additional Policy-level Clauses applicable, these are shown below**

**General Memorandum**

General Memorandum

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording

Policy Wording Applicable

The policy wording applicable to this contract is:

Commercial Combined Policy Wording UKC04758G dated July 2021 and not UKC04758F dated September 2019.

Limit of Indemnity

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The Indemnity Provided by Section 1 Employers' Liability shall apply to each of the Entities Listed Below

Members for the time being of Friends of West End Park  
Members for the time being of Burton Environment Group  
Members for the time being of Friends of Slaithwaite Spa  
Members for the time being of Cliffe Woods Conservation Group  
Members for the time being of Friends of Wilton Park, Batley  
Members for the time being of Golcar Lily Environment Group  
Members for the time being of Ten Villages Conservation Group  
Members for the time being of Friends of Longley Woods  
Members for the time being of Friends of Greenhead Park  
Members for the time being of Friends of East Hill Woods Group  
Members for the time being of Friends of Ravensthorpe Residents Action Group  
Members for the time being of Friends of Dean Wood  
Members for the time being of The Friends of Scholes Recreation Ground  
Members for the time being of Natural Kirklees  
Members for the time being of Meltham Walkers are Welcome  
Members for the time being of Birstall in Bloom  
Members for the time being of Marsden and Slaithwaite Transition Town  
Members for the time being of Clayton West Millennium Green Trust  
Members for the time being of The Friends of Norman Park  
Members for the time being of Upper Dearne Woodlands Conservation Group  
Members for the time being of Friends of Crow Nest Park  
Members for the time being of Almondbury Bank Woodland Preservation Group  
Members for the time being of Huddersfield Woodscape  
Members for the time being of Little Gomersal Community Association  
Members for the time being of Denby Village Conservation Group  
Members for the time being of The Friends of Cliff Recreation Ground  
Members for the time being of Growing Newsome  
Members for the time being of Friends of Quarmby and Longwood  
Members for the time being of The Friends of Rectory Park  
Members for the time being of Birkby Community Wildlife Garden  
Members for the time being of Millpond Support Group  
Members for the time being of Batley Cemetery Support Group  
Members for the time being of Holmepride - Community in Action  
Members for the time being of Golcar and Slaithwaite Walkers  
Members for the time being of Huddersfield and District Badger Protection Group  
Members for the time being of Denby Dale Walkers are Welcome Group  
Members for the time being of Friends of Cliffe House  
Members for the time being of Pride in Linthwaite Community Interest Company  
Members for the time being of Mirfield in Bloom  
Members for the time being of Spen Valley Civic Society  
Members for the time being of Birkenshaw Village in Bloom  
Members for the time being of Kirklees Bridleways Group

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Members for the time being of Friends of Gledholt Woods  
Members for the time being of Emley & Emley Moor Community Group  
Members for the time being of Woodhouse Mills Pond Angling Club  
Members for the time being of Marsden Walkers Are Welcome  
Members for the time being of Farnley Tyas Community Group  
Members for the time being of Holmfirth Walkers are Welcome  
Members for the time being of Almondbury Action  
Members for the time being of Keep Hecky Tidy  
Members for the time being of Grange Moor Community Association  
Members for the time being of East Bierley Village Preservation Society  
Members for the time being of Ride Kirklees  
Members for the time being of The Dewsbury Partnership  
Members for the time being of Milnsbridge Enhancement Group  
Members for the time being of Friends of Caulms Wood  
Members for the time being of Friends of Toftshaw  
Members for the time being of Stocksmoor Village Association  
Members for the time being of Friends of Ramsden Road  
Members for the time being of Batley Community Alliance Gardening Group  
Members for the time being of Urban Tree Huggers  
Members for the time being of Lepton Community Link  
Members for the time being of Friends of Earlsheaton Park  
Members for the time being of Friends of Honley Old Woods  
Members for the time being of Friends of Spen Beck/Mann Dam  
Members for the time being of Red House Yorkshire Heritage Trust  
Members for the time being of Hade Edge Residents Association  
Members for the time being of Cleckheaton in Bloom  
Members for the time being of Huddersfield Litter Busters  
Members for the time being of Friends of Highfields Community Orchard  
Members for the time being of Kirkburton Park Petanque Environment Club  
Members for the time being of Friends of the Dearne  
Members for the time being of Friends of Lees Holm Park  
Members for the time being of Friends of Park Gate  
Members for the time being of The Lepton Village Preservation Society  
Members for the time being of Shelley Conservation and Environment Group  
Members for the time being of Smithy Community Play Space and TRA  
Members for the time being of Friends of Churchfield  
Members for the time being of Ravensthorpe in Bloom  
Members for the time being of Cowcliffe Community Recreation Area  
Members for the time being of Wellhouse Community Trust  
Members for the time being of Roberttown in Bloom  
Members for the time being of Church Woods, Birstall  
Members for the time being of Friends of Grimescar  
Members for the time being of Windybank Gardening Club  
Members for the time being of Kirkheaton Environment Trust  
Members for the time being of Made in Clayton West  
Members for the time being of Shepley Bird and Wildlife Group  
Members for the time being of Thurstonland Village Association  
Members for the time being of Birkenshaw Village Association  
Members for the time being of Friends of Cinderhills Park  
Members for the time being of Reap What We Sow  
Members for the time being of Brockholes Green Spaces  
Members for the time being of Growing Focal  
Members for the time being of Moorlands Community Garden  
Members for the time being of Briestfield History and Community Group

Notwithstanding the number of separate named Entities the aggregate liability of the Company to such Entities jointly and severally shall be the same amount as if there were only one insured party and such amount shall not exceed any sum insured or limit stated therein.

## Property Damage Insurance

**The Premises:** The Depot, Beaumont Park, Huddersfield, HD4 7AY

**Occupation:** Tool Store

### Property Insured

<u>Item</u>	<u>Sum Insured</u>
Buildings	Not Insured
General Contents	£ (£)
Tools	£5,750 (£5,000)
Stock	Not Insured
Rent	Not Insured
Total sum insured	<u>£5,750</u>

Covers not insured:

- 7. Sprinkler leakage
- 11. Glass

**The Premises:** Wilton Park, Batley, WF17 0AS

**Occupation:** Tool Store Adjacent to the Butterfly House, Bagshaw Museum, Batley, WF17 0AS

**Property Insured**

<u>Item</u>	<u>Sum Insured</u>
Buildings	Not Insured
General Contents	£ (£)
Tools	£5,750 (£5,000)
Stock	Not Insured
Rent	Not Insured
Total sum insured	<u>£5,750</u>

Covers not insured:

- 7. Sprinkler leakage
- 11. Glass

**Specified Items: 'All Risks'**

Property Insured

<u>Item</u>	<u>Situation</u>	<u>Sum Insured</u>	<u>Policyholder's Contribution</u>
Tools Stored at Slaithwaite Spa Park, HD7 5QB	UK	£5,000	£250
Tools Stored at Victoria Street, Wf13 3DD	UK	£5,000	£250
Tools Stored at St Mary's Community Centre	UK	£5,000	£250
Tools Stored at Windsor Place, HD2 1SF	UK	£5,000	£250
Flail Stored at Kirkburton Middle School HD8 0TJ	UK	£6,500	£250

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

**Application of Policyholder's Contribution to Property Insured on a Specified Items: "All Risks"**

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**Basis**

If following any one loss for Damage to multiple items of Property Insured on a Specified items: "All Risks" basis the maximum Policyholder's Contribution deducted shall be the highest Policyholder's Contribution applicable to any single specified item which has suffered Damage

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**Business Interruption Insurance**

**Not Insured**

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## Property Damage and Business Interruption Insurance

### Policyholder's Contribution

<b>Cover (if insured)</b>	<b>Policyholder's Contribution</b>
9. Subsidence All other Covers	£1,000 £350
<b>Money Insurance</b>	<b>Not Insured</b>
<b>Terrorism Insurance</b>	<b>Not Insured</b>



## Liability Insurance

### Section 1

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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 Employers' Liability Insurance, these are shown below**

### Section 2

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<b>Public / Products Liability</b>	<b>Limit of Indemnity</b>
Any one Event	£10,000,000
All Events happening during the Period of Insurance in respect of products supplied	£10,000,000
All incidents considered by the Company to have occurred during the Period of Insurance in respect of all Sudden Pollution or Contamination Incidents	£5,000,000

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

#### **Policyholder's Contribution**

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £500 any one Event in respect of loss of or damage to Property

#### **Breach of Professional Duty Exclusion**

The indemnity provided by Section 2 will not apply to legal liability arising out of or in connection with any breach of professional duty

### Section 3

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<b>Legal Defence Costs</b>	<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 the 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 the Period of Insurance	£250,000

**If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below**

**Section 4**

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**Financial Loss**

**Not Insured**

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**Fidelity Insurance**

**Not Insured**

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## Personal Accident Insurance

### Insured Person

Clerical and Administrative Staff:	No. of people:	2
	Units of Cover:	5
	Operative Time:	Occupational Accidents Only

Any other Employee of the Policyholder:	No. of people:	18
	Units of Cover:	5
	Operative Time:	Occupational Accidents Only

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

### Part Time Employees – Operative Time

This clause applies to the Personal Accident Insurance section of this Policy

In respect of any Insured Person who is a part-time employee the Operative Time shown in the Schedule is amended to Occupational Accidents plus Commuting Risks only

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<b>Loss of Liquor Licence Insurance</b>	<b>Not Insured</b>
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<b>Legal Expenses Insurance</b>	<b>Not Insured</b>
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<b>Transit Insurance</b>	<b>Not Insured</b>
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<b>Deterioration of Stock Insurance</b>	<b>Not Insured</b>
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<b>Computer Equipment Insurance</b>	<b>Not Insured</b>
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<b>Machinery Breakdown Insurance</b>	<b>Not Insured</b>
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