Commercial Combined Policy 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.

Policy Number: RSAP8387291300

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 lBG
Intermediary number:	0000001989

Your Policy Dates:

Period of Insurance: 19 September 2025 To: 18 September 2026

Renewal Date: 19 September 2026

Royal & Sun Alliance Insurance Ltd (No. 93792).
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 IXL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For your protection, telephone calls will be recorded and may be monitored.

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

1. Fire, Lightning, Aircraft and Explosion
2. Earthquake
3. Riot and malicious persons
4. Storm or flood
5. Escape of water
6. Impact
7. Sprinkler leakage
8. Theft
9. Subsidence
10. Any other accident
11. Glass
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.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

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

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 UKC04758K dated December 2023 and not UKC04758H dated September 2021

Limit of Indemnity

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

Members for the time being of Almondbury Action
Members for the time being of Almondbury Bank Woodland Preservation Group
Members for the time being of Batley Cemetery Support Group
Members for the time being of Batley Community Alliance Gardening Group
Members for the time being of Birkby Community Wildlife Garden
Members for the time being of Birkenshaw Village Association
Members for the time being of Birkenshaw Village in Bloom
Members for the time being of Birstall In Bloom
Members for the time being of Briestfield History and Community Group
Members for the time being of Brockholes Green Spaces
Members for the time being of Burton Environment Group
Members for the time being of Church Woods, Birstall
Members for the time being of Clayton West Millennium Green Trust
Members for the time being of Cleckheaton in Bloom
Members for the time being of Cliffe Woods Conservation Group
Members for the time being of Cowcliffe Community Recreation Area
Members for the time being of Denby Dale Walkers are Welcome Group
Members for the time being of Denby Village Conservation Group
Members for the time being of East Bierley Village Preservation Society
Members for the time being of Emley & Emley Moor Community Group
Members for the time being of Farnley Tyas Community Group
Members for the time being of Friends of Quarmby and Longwood - FOQAL
Members for the time being of Friends of Caulms Wood
Members for the time being of Friends of Churchfield
Members for the time being of Friends of CinderhillsPark
Members for the time being of Friends of Cliffe House
Members for the time being of Friends of Cliff Recreation Ground
Members for the time being of Friends of Crow Nest Park
Members for the time being of Friends of Dean Wood
Members for the time being of Friends of Earlsheaton Park
Members for the time being of Friends of East Hill Woods Group
Members for the time being of Friends of Gledholt Woods
Members for the time being of Friends of Greenhead Park
Members for the time being of Friends of Grimescar
Members for the time being of Friends of Highfields Community Orchard
Members for the time being of Friends of Hanley Old Wood
Members for the time being of Friends of Lees Holm Park
Members for the time being of Friends of Longley Woods
Members for the time being of Friends of Norman Park
Members for the time being of Friends of Park Gate
Members for the time being of Friends of Rectory Park
Members for the time being of Friends of Rotcher Community Orchard
Members for the time being of Friends of Scholes Recreation Ground

Members for the time being of Friends of Slaithwaite Mill Pond
Members for the time being of Friends of Slaithwaite Spa
Members for the time being of Friends of Spen Beck/Mann Dam
Members for the time being of Friends of the Dearne
Members for the time being of Friends of Toftshaw
Members for the time being of Friends of West End Park
Members for the time being of Friends of Wilton Park, Batley
Members for the time being of Golcar and Slaithwaite Walkers
Members for the time being of Golcar Lily Environment Group
Members for the time being of Grange Moor Community Association
Members for the time being of Growing Focal
Members for the time being of Growing Newsome
Members for the time being of Hade Edge Residents Association
Members for the time being of Holmepride - Community in Action
Members for the time being of Holmfirth Walkers are Welcome
Members for the time being of Huddersfield and District Badger Protection Group
Members for the time being of Huddersfield Litter Busters
Members for the time being of Huddersfield Woodscape
Members for the time being of Keep Hecky Tidy
Members for the time being of Kirkburton Petanque Environment Group
Members for the time being of Kirkheaton Environment Trust
Members for the time being of Kirklees Bridleways Group
Members for the time being of Lepton Village Preservation Society
Members for the time being of Little Gomersal Community Association
Members for the time being of Made in Clayton West
Members for the time being of Marsden Walkers Are Welcome
Members for the time being of Meltham Walkers Are Welcome
Members for the time being of Mill Pond Support Group
Members for the time being of Milnsbridge Enhancement Group
Members for the time being of Mirfield in Bloom
Members for the time being of Natural Kirklees
Members for the time being of Park Mill Conservation Group
Members for the time being of Pride in Linthwaite Community Interest Company
Members for the time being of Ravensthorpe in Bloom
Members for the time being of Ravensthorpe Residents Action Group
Members for the time being of Roberttown in Bloom
Members for the time being of Shelley Conservation and Environment Group
Members for the time being of Shepley Bird and Wildlife Group
Members for the time being of Skelmanthorpe Community Centre
Members for the time being of Smithy Community Play Space and TRA
Members for the time being of Spen Valley Civic Society
Members for the time being of Stocksmoor Village Association
Members for the time being of Ten Villages Conservation Group
Members forthe time being of The Dewsbury Partnership
Members for the time being of Thurstonland Village Association
Members for the time being of Upper Dearne Woodland Conservation Group
Members for the time being of Urban Tree Huggers
Members for the time being of Wellhouse Community Trust
Members for the time being of Windybank Gardening Club
Members for the time being of Woodhouse Mills Pond Angling Club

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

Item	Sum Insured
Buildings	Not Insured
General Contents	f (£)
Tools	£2,875 (£2,500)
Stock	Not Insured
Rent	Not Insured
Total sum insured	£2,875

Covers not insured:

7. Sprinkler leakage
11. Glass
12. Specified Items: 'All Risks'

The Premises: Wilton Park, Batley, WF17 OAS

Occupation: Tool Store Adjacent to the Butterfly House, Bagshaw Museum, Batley, WF17 OAS

Property Insured

Item	Sum Insured
Buildings	Not Insured
General Contents	£ (£)
Tools	£2,875 (£2,500)
Stock	Not Insured
Rent	Not Insured
Total sum insured	£2,875

Covers not insured:

7. Sprinkler leakage
11. Glass
12. Specified Items: 'All Risks'

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

Floating Exposure

This clause applies to the Property Damage Insurance section of this Policy

Not withstanding any sums insured stated per Premises the Tools are floating across all Premises specified in the Policy Schedule.

Provided that the Company's maximum limit of liability any one loss at any one Premises specified in the Schedule is limited to £5,000

Business Interruption Insurance **Not Insured**

Property Damage and Business Interruption Insurance

Policyholder's Contribution

Cover (if insured)	Policyholder's Contribution
9. Subsidence	£1,000
All other Covers	£500
Money Insurance	**Not Insured**
Terrorism Insurance	**Not Insured**

Liability Insurance

Section 1

Employers' Liability	Limit of Indemnity
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	Limit of Indemnity
Public / Products Liability	
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

Legal Defence Costs	Limit of Indemnity
Part A 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
Part 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

Financial Loss	**Not Insured**
Fidelity Insurance	**Not Insured**

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

Loss of Liquor Licence Insurance	**Not Insured**
Legal Expenses Insurance	**Not Insured**
Transit Insurance	**Not Insured**
Deterioration of Stock Insurance	**Not Insured**
Computer Equipment Insurance	**Not Insured**
Machinery Breakdown Insurance	**Not Insured**