



Schedule of Insurance

Effected by Gresham Underwriting Limited
Crown House
Home Gardens
Dartford DA1 1DZ

The Proposal or Statement of Fact including the declaration forms the basis of this contract between the Insured and deemed to be incorporated herein.

The Underwriters provide the Insurance against loss destruction damage injury or liability (as described in this policy and subject to its terms provisions exclusions limits and conditions) occurring or arising during any period of Insurance for which the Insured pays the premium.

This is to certify that in accordance with the authorisation granted under the contract (the number of which is specified in the Schedule) to the undersigned by certain Insurance Companies (as specified herein) and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Provided always that any Section of this Policy stated to be Not Insured in the Schedule shall be inoperative.

Signed on behalf of the Underwriters

Robert Munden

This Schedule of Insurance comprises of

- The Schedule of subscribing Insurers
- The Schedule setting out the details of this insurance
- The Perils covered and Excesses applicable
- The Conditions Precedent
- The Sections including their terms provisions conditions and exclusions
- The General Exclusions and General Conditions which apply to all Sections of the Policy and which must be read with them

The Policy Schedule and all Endorsements and Addenda are to be read as one contract. Words and expressions to which a specific meaning given in the General Definitions shall have the same meaning wherever they appear except where amended by sectional definitions each Section of the Policy shall have the same meaning where it appears in that Section

Please read this Policy carefully and make sure that it meets your needs and that you understand its terms conditions provisions exclusions and conditions

In all communications the Policy Number appearing above should be quoted. In the event of any occurrence which could result in a claim under this Policy immediate notice must be given to your broker or insurance adviser

Contents

Policy, Introduction & Schedule of Insurers	Page 1
Schedule of Insurance	Page 2 onwards

Schedule of Insurers (other than Legal Expenses, shown on separate schedule)

The Insurers named hereon bind themselves each for their own part and not for one another. Each Insurer's liability under this Policy shall not exceed the percentage or amount of the risk shown against that Insurer's name.

Insurers	Proportion
AXA Insurance UK plc as per master contract LC BDX 6986430	100%

Several Liability Notice

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligation.

Schedule of Insurance

The Name of the Insured	Oakfield Tennis & Bowling Club
The Risk Address of the Insured	Beechfield Road Birkby Huddersfield
The Risk Postcode	HD2 2XQ
The Business of the Insured	Tennis & Bowling Club

Type of insurance	Commercial Combined
Proposal	Refer to Additional Terms, Proposal Form and/or Statement of Facts agreed to
Premises/Situation	As address above
The Limits Hereon	This Policy is in respect of 100% of the limits and sums Insured specified in this schedule and/or wording
The Premium Hereon (Material Damage)	
The Premium Hereon (Liability)	
The Premium Hereon (Terrorism)	
The Premium Hereon (Legal Expenses)	If Insured, Legal Expenses is provided by QDOS Legal Consulting Ltd and a separate schedule of cover is shown below
Taxes and Charges Hereon	Insurance Premium Tax IPT (12.0%)
Policy Issuing Fees Levied (Non-refundable)	
The Total Amount Due	
The period of insurance	From 18/03/2020 To 17/03/2021

The Proposal Form signed and dated by the Insured and/or the Statement of Fact unsigned forms the basis of this insurance. Prior to the acceptance of any proposal form (as required under Endorsement GSL01) this contract is based upon information supplied by the Insured and/or their agent.

We have relied upon the above details to decide whether to accept this Insurance and determining the terms of such acceptance. You must ensure that all the statements in any Proposal Form or that have been supplied to your agent are accurate and that you have not withheld any material facts, otherwise this Insurance may be avoided.

You must inform us of any change in circumstances which may materially affect this Insurance, if you are in any doubt you should consult your broker or insurance adviser.

Individual Items

Sums Insured

Section A		MATERIAL DAMAGE
Buildings		£171,600
Total Loss of Rent payable over 12 months across all Insured locations		Not Insured
Total Landlords/Communal Area Contents (across all Insured locations)		Not Insured
Contents/Machinery/Tenants Improvements		£100,000
Computers/Electronic Business Equipment		Not Insured
Portable Hand Tools (at the risk address)		Not Insured
Stock in Trade (excluding Target Stock) such as jewellery, Audio/Visual, mobile phones, clothing		Not Insured
Stock of Audio/Visual/Computers/Mobile Phones		Not Insured
Stock of Wines & Spirits & Tobaccos		Not Insured
Stock of Clothing (excluding Furs & Leather)		Not Insured
Other (Enter details)		Not Insured
Plain and Ordinary Glass and Signage (at any one insured location)		Insured (limit £10,000)
Fancy, Armoured or Etched/Stained Glass		Not Insured
ALL RISKS AWAY FROM PREMISES	TERRITORIAL LIMIT	
Make/Model/Serial Number		Not Insured

Interested Parties Noted:

None

Section B		BUSINESS INTERRUPTION	
		Sum Insured	Indemnity Period
Basis 1 - Loss of Gross Profits		Not Insured	
Basis 2 - Loss of Gross Revenue		Not Insured	
Basis 3 - Total Loss of Rent		Not Insured	

Section C		LOSS OF MONEY AND PERSONAL ASSAULT
Item (i) (a) - In transit in the custody of the Insured or his authorised representative (other than a security company)		Not Insured
Item (i) (b) - In transit by a security company		Not Insured
Item (ii) - Whilst contained in a bank night safe		Not Insured
Item (iii) (a) - Whilst within the premises during business hours whilst such premises are attended by the Insured or a principal or employee of the Insured		Not Insured
Item (iii) (b) - Outside business hours and contained in a locked safe or strongroom at the premises		Not Insured
Item (iii) (c) - Outside business hours but not contained in a safe or strongroom at the premises		Not Insured
Item (iv) - Whilst within the private residence of the Insured or a principal or employee of the Insured		Not Insured
Item (v) - Money in gaming machines (any one machine)		Not Insured
- Money in gaming machines (in all)		Not Insured
Item (vi) - In change machines		Not Insured

Personal Assault Extension

Benefit 1 - Death		Not Insured
Benefit 2 - Permanent total disablement (other than loss of sight or loss of limbs)		Not Insured
Benefit 3 - Loss of sight or loss of limbs		Not Insured
Benefit 4 - Temporary Total Disablement		Not Insured



Individual Items

Sums Insured

Section D **GOODS IN TRANSIT**

Item 1 - Limit Any One Load Whilst in the Insured's Own Vehicles	Not Insured
Item 2 - Limit Any One Load Whilst in Other Vehicles	Not Insured
Item 3 - Limit Any One Consignment Whilst in The Royal Mail or Other Postal Service, When Sent by Registered Mail	Not Insured

Section E **BOOK DEBTS**

Item 1 - Outstanding Debit Balances and Additional Expenditure	Not Insured
--	-------------

Section F **STOCK DETERIORATION FOLLOWING REFRIGERATION BREAKDOWN**

Item 1 - Frozen or Refrigerated Stock	Not Insured
---------------------------------------	-------------

Section G **LOSS OF PREMISES LICENCE**

Item 1 - Loss of Premises Licence	Not Insured
-----------------------------------	-------------

Section H **COMBINED LIABILITY**

Sub-Section 1 - Employers Liability	Not Insured
Sub-Section 2 - Public Liability	£5,000,000
Sub-Section 2 - Property Owners Liability	Not Insured
Sub-Section 3 - Products Liability	Not Insured

PERILS COVERED AND EXCESSES APPLICABLE TO THIS INSURANCE

Please read this section with the schedule

Section A

Perils as more fully described in the wording	Status	Excess Applicable, Each & Every Loss Unless shown differently elsewhere
1,2,3 - Fire and/or Lightning, Explosion, Aircraft	Operative	£250
4 - Earthquake	Operative	£250
5 - Storm, Tempest	Operative	£250
5 - Flood	Operative	£250
5 - Escape Of Water	Operative	£250
6 - Riot, Civil Commotion	Operative	£250
6 - Malicious Damage	Operative	£250
7 - Impact	Operative	£250
8 - Theft and/or Attempted Theft	Operative	£250
9 - Accidental Damage	Operative	£250
10 - Subsidence, Landslip and/or Heave	Operative	£1,000
Plain and Ordinary Glass and Signage (at any one	Operative	£250
Fancy, Armoured or Etched/Stained Glass	Not Operative	£500
Extension ¹⁸ All Risks	Not Operative	£250

All Other Sections (Where Covered)

	Excess Applicable, Each & Every Loss Unless shown differently elsewhere
B - Business Interruption / Loss of Profits	Nil
C - Money	£100
D - Goods In Transit	£250
E - Book Debts	Nil
F - Deterioration of Frozen Food	£250
G - Loss of Premises Licence	Nil
H - Combined Liability	
Sub-Section 1 - Employers Liability	Nil
Sub-Section 2 - Public Liability	£500
Sub-Section 2 - Property Owners Liability	Nil
Sub-Section 3 - Products Liability	Nil

Any Other Conditions or Clauses Applicable in addition to those shown at the end of this Schedule

None

MAKING A COMPLAINT

AXA Insurance aims to provide the highest standard of service to every customer .

If our service does not meet your expectations we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with.

When you make contact please tell us the following information:

- **Name address and postcode, telephone number and e-mail address (if you have one)**
- **Your policy and / or claim number, and the type of policy you hold**
- **The name of your insurance agent/firm (if applicable)**
- **The reason for your complaint**

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if we have given you our final decision.

You have six months from the date of our final response to refer your complaint to the FOS . This does not affect your right to take legal action.

Financial Ombudsman Service

Exchange Tower Harbour Exchange Square London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123 (call charges may apply depending on the type of telephone called from)

Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Our promise to you - We Will

- Acknowledge written complaints promptly.
- Investigate your complaint quickly and thoroughly.
- Keep you informed of progress of your complaint.
- Do everything possible to resolve your complaint.
- Learn from our mistakes.
- Use the information from complaints to continuously improve our service. Telephone calls may be monitored or recorded.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Nominated Claims Handlers

In the event of a claim or any circumstance that is likely to result in a claim you must immediately notify the following

Axa Insurance

Commercial Property Claims

PO Box 378 Bolton BL6 9DJ

New claims Tel: **0370 8507134**

New claims Email: **lpclaims@axa-insurance.co.uk**

Liability Claims

Note For Ministry of Justice (MOJ) Portal Claims (Duties owed by the Insured)

For claims arising in England and Wales on or after the 31st July 2013 new processes apply for most low value Employers Liability and Public Liability claims whereby the claims will be handled through a web based portal on behalf of the Ministry of Justice

Insureds are required to advise enquiring Claimants and/or Claimants representatives of the identity of their Employers Liability Insurers or Public Liability Insurers who are on risk for the date of incident/accident

In addition there is a very strict and tight time constraint if an Insured receives a Claim Notification Form (CNF) direct from the Claimants representatives. The requirement is that an acknowledgement (which must be by email) is immediately sent to the Claimant or Claimants representatives by the next working day after receipt of the CNF. The acknowledgement also confirm that the CNF has been passed to AXA Insurance UK plc (Underwriters third party administrators)

It is anticipated Claimant and/or Claimants representatives may be able to identify AXA Insurance UK plc as the relevant Claims Administrators under the Portal Scheme and if this is the case they will send an electronic Claim Notification Form to AXA Insurance UK plc Portal Account when AXA Insurance UK plc will acknowledge the CNF and commence the process immediately

However the Claimant and/or Claimants representatives are still required to send a "Defendant Only Claims Notification Form" to you for information purposes only. If the Notification is marked "Defendant Only CNF" you do not need to take any action other than to prepare all available documentation on the accident for AXA Insurance UK plc or any other nominated adjuster

Once a claim has been acknowledged AXA Insurance UK plc will only have a limited number of days to investigate and determine whether liability should be accepted or denied. It is therefore vital that full co-operation and assistance is provided to AXA Insurance UK plc so that they can complete their investigation within the very tight time constraints. Furthermore in the event that acceptance of the claim is made through the Portal then loss of earnings details must be provided within 20 days on Employers Liability claims. It is therefore vital that when applicable loss of earnings details are provided as soon as it has been agreed to make a settlement offer to the Claimant

Please note your failure to report a claim or potential claim immediately or to provide our appointed claims administrators AXA Insurance UK plc with full cooperation in the claims investigation process and provision of all requested documents within the timeframe specified by them could result in the support from this policy being withdrawn

GRE01 MINIMUM PREMIUM AND FEE RETENTION

In the event of this policy being cancelled for any reason, the Coverholders will retain **100%** of any fees levied and in addition, the percentage of premium as indicated below

The Liability, Terrorism and Legal Expenses sections

100% of the premium retained

Material Damage section

a period on cover not exceeding 1 month - 30% of the premium retained

a period on cover not exceeding 3 months - 50% of the premium retained

a period on cover not exceeding 6 months - 75% of the premium retained

a period on cover exceeding 6 months - 100% of the premium retained

NOTE - Should any incidents, losses or claims have arisen, no monies will be refunded

GSL7 STILLAGE CONDITION

It is a condition precedent to liability under this Policy that all stock is stored on racks or pallets at least 10cm above floor level.

GSL08 WASTE CONDITION

It is a condition precedent to liability under this Policy that all trade refuse and waste material be swept up, bagged or binned and removed daily out of the buildings and that all oily or greasy waste and cloths be kept in metal lidded receptacles and removed outside every night.

GSL29 WASTE IN THE OPEN CONDITION

It is a condition precedent to liability under this Policy that combustible storage/waste in the open to be at least six metres from the building when premises are closed for business.

GSL30 FLAMMABLES CONDITION

It is a condition precedent to liability under this Policy that all flammables are kept in metal lidded containers when not in use.

GSL39 REINSTATEMENT (DAY ONE BASIS) CLAUSE

The Insured having requested a sum insured incorporated in each item to which this Clause applies the premium has been calculated accordingly

This sum insured shall mean the Insured's assessment of the cost of Reinstatement of the Property insured arrived at the inception of the Period of Insurance (ignoring inflationary factors which may operate subsequently) together with insofar as the insurance by the item provides due allowance for:

- (i) the additional cost of Reinstatement to comply with Public Authorities requirements
- (ii) Professional Fees
- (iii) Removal of Debris

The day one uplift (applying to the buildings, contents and business interruption sections only) is:

20% of the declared sums insured shown against those sections within the schedule

Special Conditions

- 1 At the inception of each Period of Insurance the Insured shall notify the Underwriters of the sum insured of the Property insured by each of the said item(s) in the absence of such declaration the last amount declared by the Insured shall be taken as the sum insured for the ensuing Period of Insurance
- 2 If at the time of Damage the sum insured of the Property covered by such item is less than the cost of Reinstatement at the inception of the Period of Insurance then the Underwriter's liability for the Damage shall not exceed that proportion thereof which the sum insured bears to such cost of Reinstatement
- 3 The liability of the Underwriters for the repair or restoration of Property damaged in part only shall not exceed the amount which would have been payable had such Property been wholly destroyed
- 4 No payment beyond the amount which would have been payable in the absence of this Clause shall be made
 - (a) unless Reinstatement commences and proceeds without unreasonable delay
 - (b) until the cost of Reinstatement shall have been actually incurred
 - (c) if the Property insured at the time of its Damage shall be insured by any other insurance effected by or on behalf of the Insured which is not upon the same basis of Reinstatement
- 5 All other provisions of this Certificate shall apply
 - (a) in respect of any claim payable under the provisions of this Clause in so far as they are varied hereby
 - (b) where claims are payable as if this Clause has not been incorporated except that the Sum(s) Insured shall be limited to 100% of the sum insured(s)

LC02 MANUAL WORK AWAY EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sub-Section 1 or 2, directly or indirectly resulting from or in consequence of manual work undertaken away from the Insured's premises other than delivery and collection.

LC07 BODILY TREATMENT EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sub-Sections 2 or 3, directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

LC10 SPORTING PARTICIPATION EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sub-Sections 1 or 2, directly or indirectly resulting from or in consequence of any bodily injury to any person playing in, training in, or practising any contact sport.

GRE1000 HEALTH & SAFETY POLICY CONDITION PRECEDENT

It is a condition precedent to the liability of underwriters that the Insured has an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by, all employees.

GRE1095 SPORTING ACTIVITIES EXCLUSION

This policy excludes loss damage or injury arising from the participation in any sporting activities or loss or damage to any equipment associated with any sport or sporting activity or training ground/pitch