

## Allotments – Insurance Certificate

<b>Certificate Number:</b>	ALLO/GEORG22/2022/5/10			
<b>Period of Insurance:</b>	<b>From:</b>	15/01/23	<b>To:</b>	14/01/24 both days inclusive
<b>Insurer:</b>	Newline Group			
<b>Registered Address:</b>	4 <sup>th</sup> Floor 55 Mark Lane London EC3R 7NE			
<b>Insured:</b>	Allotments Uk and George Hill Allotments Association			

Address Locations		
Location Number	Location Details	Postcode
1	George Hill Allotments, Morden	SM4 5QB
Section 1. Employers' Liability – Operative		
	Limit of Liability	
Employers' liability	£10,000,000	Any one Occurrence
Including sub-limits: Asbestos / Terrorism	£5,000,000	Any one Occurrence
Section 2. Public, Products, Pollution Liability - Operative		
	Limit of Liability	
Public Liability	£5,000,000	Any one Occurrence
Products Liability	£5,000,000	Any one Occurrence and in the Annual Aggregate
Pollution Liability	£5,000,000	Any one Occurrence
Combined single limit PPL	£5,000,000	Any one Insured Event

EXCESS OR DEDUCTIBLES			
Any applicable <b>Deductible, Excess</b> or <b>Time Excess</b> will apply in respect of any one occurrence unless otherwise stated			
Section	Excess or Deductible	Amount	
Employers Liability	Excess	Nil	any one Occurrence
Public Liability	Excess	Nil	any one Occurrence
Products Liability	Excess	Nil	any one Occurrence
Pollution Liability	Excess	Nil	any one Occurrence

<b>Annual Premium</b>	GBP	201.25	<b>IPT:</b>	GBP	24.15	<b>Total Premium:</b>	GBP	225.40
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Where the premium in whole or part is provisionally based on estimates provided by the Insured, the insured will keep accurate records and declare such information as the Insurer requires within one (1) month of the expiry of the Period of Insurance. The premium will then be adjusted and any difference paid by or allowed to the Insured as the case may be but subject to any minimum premium that may apply.

**Applicable endorsements, extensions and limitations**
**Endt 1. EXTENSIONS TO SECTION 2**

Noted and agreed that item (2) Defective Premises Act is deleted and of no effect.

**Endt 2 EXCLUDING TREE FELLING**

This policy does not indemnify the insured in respect of any claim arising in connection with tree-felling

**Endt 3. HEIGHT LIMIT EXCLUSION (2 Metres)**

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a height above 1 metres from the surrounding floor or ground level

**Endt 4. HEAT PROCESS EXCLUSION**

The indemnity provided by this Policy shall not apply in respect of any claim arising in connection with any heat process carried out by the Insured other than small bonfires for the removal of garden waste, and BBQs, etc. for personal use.

**Endt 5. DEPTH LIMIT EXCLUSION (1 Metre)**

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a depth below 1 metres from the surrounding floor or ground level

**Endt 6. EVENT ORGANISERS CONDITION**

The following are conditions of this insurance that The Insured need to meet as their part of the contract to which this endorsement attaches. If The Insured does not meet these conditions and that either causes a claim or contributes to a claim, We may reject that claim or payment in respect of that claim could be reduced. It is a condition precedent to Our liability that the following activities are carried out or arranged on The Insured's behalf and are contracted out to Sub Contractors.

1. Erection of seats grandstands, stages, marquees and similar structures;
2. Security, crowd control;
3. Height above 3 (three) metres from natural ground level or, if indoors, stage or floor level;
4. Any Dangerous Activities Exclusions The Policy excludes any Loss or Damage arising out of or in connection with the grounds or any underground services, pipes or cabling. For the purposes of this endorsement the following definitions shall apply.  
Dangerous Activities shall mean any amusement, display, competition or fund-raising activity organized by The Insured or on The Insured's behalf or which The Insured is responsible for and which involves during the event:
  - a. Fireworks or bonfires;
  - b. Inflatable play equipment;
  - c. Fairground rides or mechanical or electrical rides of any kind;
  - d. Ballooning or flying of any description;
  - e. Quad bikes, go-karts or motor sports of any kind;
  - f. Trampolines, gymnastic apparatus or any apparatus that requires the use of a safety harness or ropes to prevent or arrest falls from height;
  - g. Circus acts or stunt acts;
  - h. It's a knock out competitions;
  - i. Persons riding on animals;
  - j. Canoeing, sailing or the use of water craft;
  - k. Shooting ranges for guns and archery;
  - l. Pyrotechnic devices;
  - m. Cycling;

Sub-Contractors shall mean any company or firm or individual who enters into a contract with The Insured, in the course of The Insured's Business for the provision of service of the supply of goods or materials in conjunction with labour, but this does not include any firm or individual who enters into a contract of service with The Insured for supply of labour only.  
All other terms, conditions and exclusions remain unchanged.

Signed by, or on behalf of, Underwriters:-



Date: 24 January 2023



## **UNDERWRITTEN BY:**

### **Newline Group**

#### **THE POLICY**

Please read the **Policy** (including any endorsement(s) and the **Schedule(s)**, which form an integral part of the **Policy**) to ensure that it meets your requirements.

#### **Enquiry or Complaints Procedure**

If you have any questions or concerns about this Insurance or the handling of a **Claim** you should, in the first instance, contact **Newline's** Head of Compliance at the following address:

**Newline** Insurance Company Limited  
Corn Exchange, 55 Mark Lane, London  
EC3R 7NE  
Tel: +44 (0)20 7090 1700 (request the Head of Compliance)  
Fax: +44 (0)20 7090 1701  
E-mail: [complaintsofficer@newlinegroup.com](mailto:complaintsofficer@newlinegroup.com)

If you are not satisfied with the way a complaint has been dealt with, you may be able to request that the Financial Ombudsman Service (the "FOS") review your case. Further details are available in **Newline's** Complaints **Policy**, a copy of which is available on request.

#### **CLAIMS PROCEDURE**

All **Claims** and potential **Claims** should be immediately reported to:

BGi-uk  
Portwell House, Market Place, Faringdon, Oxfordshire  
SN7 7HU  
E-mail: [Claims@BGi.uk.com](mailto:Claims@BGi.uk.com)  
Tel: 01367 246131

The information provided should include:

1. Date and time of incident
2. Where the event giving rise to the **Claim** occurred
3. A detailed description of what happened
4. The name and address of the injured party
5. The names and addresses of all witnesses
6. Copies of any demand, notice or legal papers received in connection with the **Claim**

Alternatively, the **Claim** can be reported in writing to:

**Newline** Insurance Company Limited  
Corn Exchange  
55 Mark Lane  
London  
EC3R 7NE

#### **HOW BGi-uk USES YOUR DATA**

*BGi.uk takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at <https://bgi.uk.com/privacy-policy/>*

*To view our terms of business, please visit; <https://bgi.uk.com/terms-of-business/>*

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