

YOUR COMBINED INSURANCE POLICY SCHEDULE

Policyholder: British Association for Local History and Officers, Members & Committee for the time being of subscribing UK based member groups

Interests Noted:

Correspondence Address: Chester House
Chestergate
Macclesfield
SK11 6DY

The Business: History Association and Local History Societies

Policy Number: 24765101CHC/000311

Effective Date: 01/04/2019

Expiry Date: 31/03/2020

Renewal Date: 01/04/2020

Your Agent: Towergate Insurance

Identity of Insurers:

The insurers for this policy as referred to in the Policy We/Us/Our are as stated below:

1. In respect of all Sections:
Aviva Insurance Ltd

This Schedule forms part of your policy. The Schedule details are shown in the following pages

Legal Liabilities				
Covers	Covered?	Description	Sum Insured / Limit of Indemnity	Excess
Public & Products Liability	Insured	Public Liability Limit of Indemnity Any one occurrence Products Liability Limit of Indemnity In the aggregate during the period of insurance	£5,000,000	£250 3 rd party property damage
Employers Liability	Insured	Employers Liability limit of indemnity	£10,000,000	Nil
Additional Endorsements Applicable		Depth Limit for excavations: 0 metres Height Limit for working: 10 metres Manual Work Exclusion		

Employee Benefits				
Personal Accident Category of Insured Persons – General	Insured	Based on 5,300 man days	Contingencies 1-4 £15,000 Contingency 5 - £100 Contingency 6 - £40	Excl. first 4 weeks of disability
Personal Accident Category of Insured Persons – Named Individuals	Not Insured			

Asset Protection				
Plant Hired in (Equipment)	Not Insured			
Business All Risks (Own Equipment) Insured anywhere in the UK including Transit and whilst temporarily removed anywhere in the European Union for up to 90 consecutive days	Insured	Overall Sum Insured for unspecified items Individual Item limit is £2000 unless specified –	£12,500	£100 each and every claim
Business All Risks (Own Equipment) Additional Conditions Applicable		Security Condition – Unattended Vehicles Unattended Vehicles in Compounds		

Section	Covered?	Description	Sum Insured	Excess
Asset Protection Employee Dishonesty	Not Insured			

Asset Protection				
Money & Assault	Not Insured			

Asset Protection				
Frozen Foods	Not Insured			

Asset Protection				
Engineering Breakdown	Not Insured			

Revenue Protection				
Covers	Covered?	Description	Sum Insured	Excess
Business Interruption & Book Debts	Not Insured			
Revenue is defined as: All monies received by the Insured in connection with their business excluding uninsured working expenses like Grants				
Loss of Licence Revenue Basis	Not Insured			
Business Interruption Endorsements				
Business Interruption Additional Contingencies				

Asset and Revenue Protection				
Terrorism	Not Insured			

General Endorsements Applicable:

Manual Work exclusion applies to the following sections of cover:

Legal Liabilities including Public, Products & Employers Liability