# Scout Property and Equipment Insurance

## Policy Document

Scouts

The official insurance broker of The Scout Association

Unity

# Contents

# Scout Property and Equipment Insurance

## Introduction

This wording sets out the various sections of insurance available to *You* and the precise terms of the insurance available under each section.

Words typed in italic print are defined in more detail in the glossary in case further clarification is required.

Those sections of insurance which *You* have chosen to buy together with the specific limits agreed are set out in the *Schedule* attached to this policy.

Please check that this *Schedule* and policy wording together reflect the insurance bought. **Read carefully through the warranties and conditions which You have agreed to comply with because failure to do so may suspend the insurance**.

In return for *You*, the *Insured*, having paid or agreed to pay the premium, *We*, the *Insurer*, will provide insurance against loss or damage as described in those sections of this policy specified in the *Schedule*, occurring during the period of insurance, subject to the warranties, conditions, exclusions, limits, *Insured Values* and any endorsements.

The policy, *Schedule* and Endorsements shall be read together as one contract.

The policy is effected at Lloyd's of London.

**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 Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office 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.

Unity

**Unity Insurance Services** (a trading name of Scout Insurance Services Limited)

**Registered number:** 5038294 England and Wales

**Registered address:** Gilwell Park, Chingford, E4 7QW

Authorised and regulated by the Financial Conduct Authority FRN: 312976

# Warranties

## Read carefully through the warranties *You* have agreed to comply with because failure to do so may suspend the insurance.

If *You* breach a warranty in this insurance contract, *Our* liability under this contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). *We* will have no liability to *You* for any loss which occurs, or which is attributable to something happening, during the period when *Our* liability is suspended.

1. It is warranted that water pipes are to be lagged against freezing and if the *Building(s)* are left unoccupied for more than 7 days, either:

- the water is to be turned off at the mains or the meter and the water drained from the system insofar as possible
- or the *Building(s)* are to be kept at 55 degrees Fahrenheit/13 degrees Celsius
- or the *Building(s)* are to be fitted with a frost stat and inspected at least once a week and any fault likely to cause loss or damage acted upon.

2. It is warranted that *Equipment* at *Premises* not owned by *You* will be kept in locked cupboards or storage accommodation when those *Premises* are not occupied by *You*.

3. It is warranted in respect of unattended *Equipment* (e.g. camping *Equipment* erected prior to camp) that the following checking schedule will be adhered to:

| Section | Unwardened Sites | Wardened Sites |
|---|---|---|
| **Checking of *Equipment*** | Daily am and pm (at least 12 hours apart) | Once daily |
| **Maximum period unattended** | 2 consecutive days | 7 consecutive days |

4. It is warranted in relation to the Money Cover Section and Money Cover Whole Counties Section that the following attendance schedule will be adhered to:

| Situation | Attendance |
|---|---|
| In excess of £75 and not contained in a private dwelling house | Constantly attended by 1 responsible adult |
| In transit up to £2,000 | Accompanied by 1 responsible adult |
| In transit over £2,000 | Accompanied by 2 responsible adults |

5. It is warranted in relation to the Cancellation and Abandonment Cover Section that there are no circumstances known or suspected by *You* at the inception of the period of insurance which are likely to give rise to a claim under this section.

6. It is warranted in relation to the Trailer Cover Section that they will be stored in a locked building or stored at a private dwelling or padlocked to a secure picket within a secure perimeter or otherwise immobilised by a recognised form of trailer security such as a hitch lock or wheel clamp when left unattended other than when used for camping purposes.

# Buildings Cover Section

## only covered if listed in *the Schedule*

### *We* will pay for:

Loss or damage to all *Building(s)* on the *Premises* including landlords' fixtures and fittings and boundary walls, gates and fences of the *Premises* caused by the following perils:

### *We* will not pay for:

Anything within the General Exclusions on page 29.

And also, unless specifically agreed by *Us*:

1. Land, roads, driveways, pavements, piers, jetties, bridges, culverts, excavations.
2. Caravans, trailers, railway rolling stock.
3. *Buildings* in the course of construction or erection.

| The perils: | *We* will not pay for: |
|---|---|
| 1. Fire, lightning, explosion, earthquake, subterranean fire. | The excess if stated in the *Schedule* |
| 2. Aircraft or aerial devices or articles dropped from them. | The excess if stated in the *Schedule* |
| 3. Storm, tempest or flood | The excess if stated in the *Schedule*<br>Subsidence, landslip or heave.<br>Damage to fences or gates.<br>Flood if specifically excluded or if not listed in the *Schedule* |
| 4. Bursting or overflowing of fixed water or fuel tanks, apparatus or pipes. | The excess if stated in the *Schedule* |
| 5. Impact by any external moving object. | The excess if stated in the *Schedule* |
| 6. Any person taking part in a riot, civil commotion or by any person of malicious intent. | The excess if stated in the *Schedule* |
| 7. Theft or attempted theft. | The excess if stated in the *Schedule* |
| 8. Accidental breakage or collapse of radio and television aerials and masts or their fittings. | The excess if stated in the *Schedule* |
| 9. Collapse due to weight of snow and/or ice. | The excess if stated in the *Schedule* |
| 10. Accidental breakage of *Fixed Glass* and sanitary fittings. | The excess if stated in the *Schedule* |

11. Subsidence, ground heave or landslip of any part of the site on which the *Building* stands (only insured if listed in the *Schedule*)

i. Damage to any paths, drives and other surfaced areas, walls, gates and fences unless the Building itself is lost, destroyed or damaged at the same time as a result of subsidence, ground heave or landslip
ii. Damage resulting from
    a. the normal settling or bedding down of new structures or
    b. coastal or river erosion
    c. defective design or workmanship or the use of defective materials or
    d. fire, subterranean fire, explosion, earthquake or escape of water from any tank, pipe or apparatus
iii. Damage which commenced prior to the inception of the Period of Insurance
iv. Damage occurring as a result of demolition, construction, structural alteration or repair of any property or ground works or excavation at the same Premises
v. The first £2,500 (or as shown in the *Schedule* whichever the greater) of each and every loss at each separate *Building*
vi. This cover shall not be operative if the risk of subsidence, ground heave and/or landslip is increased by reason of demolition, ground works, excavation or construction being carried out on the same and/or adjoining sites.

| ***We* will also pay for:** | ***We* will not pay for:** |
|---|---|
| The following which result from perils 1 to 10 in the Buildings Cover Section | More than the *Insured Value* in respect of any one claim. |
| Damage to the gardens and grounds caused by the emergency services attending an incident at the *Building(s)* that results in damage that is the subject of a valid claim under insured perils 1 to 10 above, for reasonable costs of making good | More than £2,500 any one claim |
| The cost of removing trees, branches, telegraph poles, lampposts or signposts that have damaged the *Building(s)* from insured perils 1 to 10 listed above. | Damage caused by falling trees and branches, telegraph poles, lampposts or signposts to fences, gates or decking<br>More than £10,000 any one claim |
| Clearing, cleaning or repairing drains gutters and sewers for which *You* are responsible following damage that is a valid claim under the insured perils 1 to 10 above. | |

| ***We* will also pay for:** | ***We* will not pay for:** |
|---|---|
| The following which result from perils 1 to 10 in the Buildings Cover Section: | More than the *Insured Value* in respect of any one claim. |
| (a) Accidental damage, for which *You* are responsible, to domestic fuel oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity, and telephone cables extending from the *Building(s)* to the public mains. | |
| (b) Loss of metered water. | More than £2,500 |
| (c) (i) Architects', surveyors', consultants' and legal fees for the reinstatement of the *Building(s)*<br>(ii) Costs reasonably incurred in removal of debris, demolishing and shoring or propping up and<br>(iii) Additional costs of repair or rebuilding of the *Building(s)* necessary to comply with *European and Public Authority* requirements subject to limit of 15% of the *Insured Value* for the damaged *Building(s)* (or where more than one *Building* is insured) 15% of that proportion of the total *Insured Value* representing the damaged *Building(s)* and subject otherwise to the 'Special Conditions - Buildings' below. | 1. Expenses of preparing a claim under this Insurance.<br>2. Costs or expenses incurred in removing debris except from the site of such *Property* lost, destroyed or damaged and the area immediately adjacent to such site.<br>3. Additional costs of repair or rebuilding which relate to damage:<br>a) which is not insured by this policy or<br>b) which partly or wholly predates the commencement of this policy or<br>c) in respect of which notice was served before the damage has occurred or<br>4. Additional costs of repair or rebuilding<br>a) of undamaged (or undamaged parts of) *Building(s)* or<br>b) for which there is an existing requirement which must be implemented.<br>5. Any charges or assessment arising out of capital appreciation resulting from compliance with *European and Public Authority requirements*. |
| (d) Loss of rent receivable or payable in consequence of the *Building(s)* being uninhabitable following damage by an insured peril. | More than 12 months rent receivable or payable or £50,000, whichever is the lesser unless stated specifically in *the schedule* |
| (e) Cost of refilling and/or recharging any fire extinguishing appliances following operation in connection with a fire or suspected fire up to £500 any one claim and in all. | |
| (f) Capital additions:<br>We will cover damage caused by the perils 1 to 10 to:<br>(i) Alterations, additions or improvements to the *Building(s)* (if listed in *Your Schedule*).<br>(ii) Newly acquired property in United Kingdom in so far as it is not otherwise insured during the period of insurance. | More than 10% of the sum insured or £250,000 whichever is the lesser |

| ***We* will also pay for:** | ***We* will not pay for:** |
|---|---|
| The following which result from perils 1 to 10 | More than the *Insured Value* in respect of any one claim. |
| (iii) such alterations, additions, improvements or newly acquired property at any one location do not exceed 10% of the total sum insured on *Building(s)* or £250,000 whichever is the lesser.<br>(iv.) You undertake to give details of such alterations, additions or improvements as soon as practicable and in any event within 180 days, and pay any additional premium that may be due from the inception of such cover. | |
| Trace and access: In the event of Damage resulting from peril 4 (listed above) to the *Building(s)* we will pay the reasonable costs necessarily incurred by the Insured in locating the source and subsequent making good but not exceeding £10,000 for any one claim. | More than £10,000 any one claim |
| Any other accidental damage | But we will not pay for:-<br>i. normal maintenance and redecorating.<br>ii. unexplained disappearance, inventory shortage or shortage due to error or omission.<br>iii. Damage due to any insured event already covered by or excluded under any insured perils in 1-10 above.<br>iv. Damage caused by or resulting from:<br>(a) A deliberate act of the Insured or the occupant or any member of the occupant's family.<br>(b) wear, tear, deprecation or gradually operating cause including, but not limited to, rust, corrosion, damp, action of light, atmospheric or climatic conditions or frost.<br>(c) Damage caused by vermin, moths, insects, parasites, woodworm, fungus, mildew, rot or frost.<br>(d) Damage caused by domestic pets.<br>(e) mechanical or electrical fault, breakdown, or failure.<br>(f) subsidence, heave, landslip.<br>(g) movement, settlement, shrinkage, expansion, collapse or cracking of the *Building(s)*.<br>(h) demolition, structural alteration or structural repair to the *Building(s)*.<br>(i) faulty workmanship, defective design, the use of defective materials.<br>(j) inherent vice or latent defect.<br>(k) any process of cleaning, dyeing, altering, repairing, renovating or restoring<br>(l) marring, scratching or denting.<br>(m) change in temperature, colour, texture, or finish.<br>v. Damage to:<br>(a) Money, clothing or Personal Effects of any description, or Personal Effects of Employees.<br>(b) domestic pets, livestock, plants and trees. |

# Special conditions - buildings

## Claims settlement

In the event of loss or damage to the *Building(s)*, *We* will pay the full cost of repair or rebuilding at the time of loss or damage provided that total rebuilding shall have been carried out. *We* will not pay for the cost of replacing or repairing undamaged parts of the *Building(s)* when the damage is restricted to an identifiable area or a specific part.

If repair or rebuilding is not carried out because the damaged *Building(s)* are incapable of economic repair or rebuilding, *We* will at our discretion pay the reduction in market value resulting from the damage. Where *Property* is destroyed, the rebuilding of the *Property*, may be carried out:

(i) in any manner suitable to *Your* requirements

(ii) upon any other site with *Our* prior agreement. However, in either case the rebuilding must put the *Property* in a condition equivalent to or substantially the same as but not better or more extensive than its condition when new and *Our* liability must not be increased as a result.

Where a claim has not been resolved within 12 months at the date of loss, *we* may at *our* discretion settle excluding VAT and fees (other than removal of debris), at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*.

## Under-insurance

*Our* liability shall not exceed the proportion of any loss or damage which the *Insured Value* bears to the full cost of rebuilding in its present form for each of the *Building(s)*. If the *Insured Value* is less than 85% of the actual value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the *Insured Value* bears to the actual value.

## Inflation protection

The *Insured Value* for this section as stated in the *Schedule* will be adjusted monthly by that proportion of the annual percentage increase as may be agreed by *Us* and Unity Insurance Services at the beginning of the policy year.

## Flat roofs

Any flat portion of the roof of a *building* is to be inspected on a bi-annual basis by a competent roofing contractor and any recommendations implemented within 30 days.

We shall not be liable for the first £250 for each and every claim (or the peril 3 excess in the *Schedule*, whichever is the greater) attributable to Storm on that part of the building with a flat roof.

## Unoccupancy condition

*We* must be notified as soon as possible if the premises become unoccupied for a consecutive period of **45 days** or more.

**Unoccupancy Condition**

Where a property is unoccupied wholly or partially or becomes unoccupied during the course of the Period of Insurance, *We* will only cover *You* for the following Perils: Fire, lightning, explosion and aircraft.

**You must comply with the following terms and conditions:**

1. You must take all reasonable steps to keep the *Building(s)* in a good state of repair and free of danger to people on or about the *building(s)*

2. *You* or *Your* appointed representative must visit the *Building(s)* for internal and external inspection purposes at least once every 7 (seven) days, and make and keep a record of all inspections, and promptly take any action necessary to ensure that all aspects of the *Building(s)* comply with this list of requirements at all times.

# Property Related Legal Expenses Cover
## only if *Buildings Cover* is listed in *the Schedule*

### *We* will pay for:

*Property Related Legal Expense Claims* where the dispute or legal proceedings are or would be within the *Geographical Limits* and the *Claim* is notified to *Us* during the Period of Insurance as shown in *Your Schedule*:

### Property Disputes

1. over the physical possession of the *Property* provided that *You* have correctly served all statutory and contractual notices;

2. over the terms of a tenancy agreement between *You* and a *Contracting Party* relating to the use or maintenance of the *Property* including dilapidations;

3. over the actual or alleged negligence, damage or nuisance caused to the *Property* (other than with a tenant);

provided that *You* will suffer financial loss if *You* fail to pursue or defend the dispute or legal proceedings.

### *We* will not pay for:

Anything within the General Exclusions and also, unless specifically agreed by *Us* any *Claim* arising out of or in connection with:

a) More than £50,000 any one claim or event.

b) a dispute over the pursuit of unpaid rent or service charge due to *You*;

c) a dispute arising out of the negotiation of a rent review clause within the tenancy agreement

d) a dispute relating to planning or building regulations or decisions or compulsory purchase orders or any actual, planned or proposed works by or under the order of any government or public or local authority;

e) any dispute arising from the negotiation review or renewal of a tenancy agreement or the subsequent purchase of the *Property* whether or not such purchase is completed;

f) a contract dispute other than where the contract is a tenancy agreement with a *Contracting Party*.

g)the first £150 of each and every *Claim* (£1,000 if *Your* choice of solicitor is used)

h) any dispute which *You* knew or should have known existed before the start of *Your* policy

i) any dispute about the imposition of statutory charges

j) disputes between *You* and *Us*, *You* and other *Insureds* or *You* and *Your* Solicitor

k) fines or penalties

l) defending *You* in civil legal proceedings arising from:

1) injury or disease including psychiatric injury and stress;

2) loss, destruction or damage of or to property;

3) alleged breach of any professional duty.

## *We* will pay for:

*Property Related Legal Expense Claims* where the dispute or legal proceedings are or would be within the *Geographical Limits* and the *Claim* is notified to *Us* during the Period of Insurance:

## Contract Disputes

*Property Related Legal Expenses* incurred in the pursuit or defence of any dispute or legal proceedings over *You* hiring-out the *Property* or *Your* arrangement or cancellation of events at *Your Property* where sum in dispute is in excess of £1,000.

## *We* will not pay for:

Anything within the General Exclusions and also, unless specifically agreed by *Us* any *Claim* arising out of or in connection with:

a) the first £150 of each and every *Claim* (£1,000 if *Your* choice of solicitor is used)

b) any dispute which *You* knew or should have known existed before the start of *Your* policy

c) disputes between *You* and *Us*, *You* and other *Insureds* or *You* and *Your* Solicitor

d) fines or penalties

e) defending *You* in civil legal proceedings arising from:

1) injury or disease including psychiatric injury and stress;

2) loss, destruction or damage of or to property;

3) alleged breach of any professional duty;

4) any tortious liability.

# Special claims conditions - property related legal expenses

## 1. *Our* Consent

*You* must obtain *Our* permission in writing prior to incurring *Property Related Legal Expenses*. *Our* consent will be given so long as *You* can satisfy *Us* that it is reasonable to incur *Property Related Legal Expenses*.

If during the course of a *Claim You* cease to satisfy *Us* that it is reasonable to continue with *Your Claim We* will stop paying your *Property Related Legal Expenses*.

With *Your* agreement, *We* may provide assistance in settling disputes, the costs of which will be covered under this policy up to £25,000 *Any One Claim* and in all.

*We* reserve the right to limit *Our* consent by time and or financial amount of *Property Related Legal Expenses* and or stage of proceedings to allow for a review of *Our* continued consent.

If *You* elect to proceed with the pursuit or defence of a dispute or legal proceedings to which *Our* consent has been refused through lack of reasonable prospects as required and *You* are successful in such pursuit or defence, *We* will pay *Your Property Related Legal Expenses* incurred after such consent had been refused subject to the terms and conditions of this policy.

## 2. *Your* lawyer

*We* will choose a lawyer to act on *Your* behalf in any claim.

Where recourse is necessary to a lawyer and proceedings are issued, *You* are free to choose a lawyer to act in *Your* name in any legal proceedings to which *We* have consented.

## 3. Disclosure

a) *You* must cooperate with *Your* lawyer at all times and give proper clear instructions.

b) *You* must allow *Your* lawyer to provide and disclose to *Us* all information about *Your* dispute if *We* ask. *You* must also tell *Us* and instruct *Your* lawyer to tell *Us* as soon as the prospects of *You* being successful in *Your* dispute change.

## (i) Offer of Settlement

*You* must tell *Us* immediately *You* receive an offer to settle *Your* dispute or *You* propose to make an offer to settle *Your* dispute.

If *You* unreasonably reject an offer to settle which *We* recommend *You* accept then *We* will make no further payments on *Your Claim*.

*We* may at our discretion decide to pay *You* the amount of damages that *You* are claiming or is being claimed against *You* instead of indemnifying *You* for *Property Related Legal Expenses*. Where *We* exercise this discretion *We* will cease to be liable for any further *Property Related Legal Expenses*.

## (j) Recovery of Costs

Whenever *You* are awarded costs or under the terms of any settlement where costs are included, those costs are to be repaid to *Us*. *You* must make every effort to make a full recovery of costs. Where a settlement purports to be a global or a without costs settlement or where costs are awarded but not recovered, *You* agree that a fair and reasonable proportion of that settlement will be deemed costs and due to *Us*.

# Contents and/or Equipment Cover Section

only covered if listed in *the Schedule*

## *We* will pay for:

Physical loss or damage to the *Contents* of the *Premises* including tenants' improvements and *Equipment*, which are *Your Property* whilst at the *Premises* stated in *the Schedule* or whilst in use anywhere else in the *United Kingdom*, including whilst in transit, caused by the perils listed on the following pages:

## *We* will not pay for:

Anything within the General Exclusions on page 29.

And also, unless specifically agreed by Insurers:

1. The excess if stated in *Your Schedule.*

2. Personal effects and personal property of members of the *Group*.

3. *Money*.

4. Generators, strimmers, chainsaws, pole saws, hedge trimmers, brush cutters, leaf blowers, wood chippers, mowers and other fuel powered or similar electric powered machines unless specifically agreed by *Us* as insured.

5. Cameras, air rifles, portable electrical *Equipment*, used for audio, personal audio, computing, communications, navigation, photographic, video and public entertainment *Equipment*, unless specifically agreed by us as insured.

6. Vehicles, ride-on mowers, aircraft or watercraft, which are mechanically propelled.

7. More than £250 in respect of temporarily loaned items of *Contents and Equipment* unless specifically agreed and endorsed on the *Schedule*.

8. *Trailers* and *Marine Accessories and Equipment* whilst not contained in the *Buildings* at the *Premises*.

9. *Property* more specifically insured elsewhere.

10. *Mysterious Disappearance.*

| The perils: | *We* will not pay for:: |
|---|---|
| 1. Fire, lightning, explosion, earthquake, subterranean fire. | The excess if stated in the *Schedule* |
| 2. Aircraft or aerial devices or articles dropped from them. | The excess if stated in the *Schedule* |
| 3. Storm, tempest or flood. | The excess if stated in the *Schedule*<br>Subsidence, landslip and heave. |
| 4. Bursting or overflowing of fixed fuel or water tanks, apparatus or pipes. | The excess if stated in the *Schedule* |
| 5. Impact by any external moving object. | The excess if stated in the *Schedule* |
| 6. Any person taking part in a riot, civil commotion or by any person of malicious intent. | The excess if stated in the *schedule* |
| 7. Theft or attempted theft. | The excess if stated in the *schedule* but the first £500 of each claim relating to permanent campsite *Contents and Equipment*. |
| 8. Collapse due to weight of snow and/or ice. | The excess if stated in the *Schedule* |
| 9. Accidental damage to the *Contents* within the *Premises* stated in *the Schedule*. | (a) Loss or damage or any proportion of loss or damage which *We* specifically exclude elsewhere under this section.<br>(b) Loss damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.<br>(c) Any amount over £1,000 in total for porcelain, china, glass and other brittle articles.<br>(d) Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.<br>(e) Loss or damage arising out of faulty design, specification, workmanship or materials.<br>(f) Loss or damage from mechanical or electrical faults or breakdown.<br>(g) Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.<br>(h) The excess if stated in the *Schedule*. |

| **The perils:** | ***We* will not pay for:** |
|---|---|
| 10. All risks of physical loss or damage to training and camp *Equipment* whilst in transit to or from camps. | Mysterious disappearance |
| 11. Costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* following loss of keys by *You* or any permanent member of *the Group*. | More than £2,500 |
| 12. Cost of refilling and/or recharging any fire extinguishing appliances following operation in connection with a fire or suspected fire up to £500 any one claim and in all. | |

# Special conditions - contents and/or equipment cover

## Claims settlement

In the event of the total loss or destruction by any of the insured perils of any article, the basis of settlement will be the cost of replacing the article new, provided that the replacement is substantially the same as, but not better than, the original article when new, and that *You* incur the cost of replacement.

Where a claim has not been resolved within 12 months at the date of loss, *We* may at *Our* discretion settle, at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*.

## Under-insurance

If the *Insured Value* is less than 85% of the actual value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non-disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the *Insured Value* bears to the actual value.

## Tents and marquees

In the event of loss or damage to tents or marquees, *We* will pay the full cost of repair or replacement.

## Inflation protection

The *Insured Value* for this section as stated in the *Schedule* will be adjusted monthly by that proportion of the percentage annual increase as may be agreed by *Us* and Unity Insurance Services at the beginning of the policy year.

# Loss of Revenue Cover Section

only covered if listed in *the Schedule*

In consideration of the premium paid and for losses occurring during the period stated in *Your Schedule*, **WE WILL PAY** up to the limit in the *Schedule* for *Loss of Turnover*, less *Savings*, during the *Period of Interruption* directly resulting from damage to *Buildings* or *Contents*.

## Special definitions - loss of revenue

Damage to *Buildings* or *Contents* means actual physical damage to *Building*s or *Contents* insured which results from any of the perils in Buildings Cover and Contents and/or Equipment Cover of *Your* policy (except Buildings Cover perils 8 and 10 and *Contents* and/or *Equipment* Cover perils 10 and 11).

PROVIDED THAT

*You* have bought cover under Buildings Cover or Contents and/or Equipment Cover and *You* have a valid claim under one of these sections which is not excluded.

*Loss of Turnover* means shortfall in *Your* expected income resulting solely from the inability to use the damaged *Buildings* or *Contents* and/or *Equipment* based on *Your* turnover for the period in *Your* previous financial year equivalent to the *Period of Interruption*.

Adjusted to take account of

i) any trends towards increase or decrease of turnover unrelated to the interruption to operations,

and

ii) *Your* turnover actually achieved which is attributable to the use of the same damaged *Buildings* or *Contents* and/or *Equipment*.

*Savings* means any savings in costs and expenses made as a result of the interruption to operations.

*Period of Interruption* means the period during which turnover is lost due to *Your* inability to use the *Buildings* or *Contents* up to a maximum of 12 months.

**Increased cost of working**

In addition to the loss of revenue cover stated above, **WE WILL PAY** *Your* additional costs of working incurred with *Our* prior agreement, including professional fees, to minimise the *Period of Interruption* or the amount of loss but only if directly resulting from damage to *Buildings* or *Contents* from an insured peril

More than £10,000 any one claim or event

### *We* will not pay for:

Anything within the General Exclusions on page 29.

And also loss arising out of interruption to operations due to:

1. Murder or suicide or notifiable human or animal infectious or contagious disease, food poisoning, defective sanitation at the premises
2. Pollution or contamination
3. *Computer virus*, erasure of computer data or damage to documents or computer records
4. Computer or machinery breakdown unless caused by damage to *Buildings, Contents* and/or *Equipment*
5. Interruption of public utilities or telecommunications
6. Cancellation of an event
7. Weather, unless causing damage to *Buildings*, *Contents* and/or *Equipment*
8. Fire or risk of fire in the vicinity of the Premises without actual damage to *Buildings*, *Contents* and/or *Equipment*
9. Ground conditions unless resulting from a peril insured under Buildings Cover or Contents and/or Equipment Cover for which *You* have bought cover
10. Loss of rent, if *You* are covered under any other section of this policy for loss of rent
11. Any risk excluded under Buildings Cover or Contents and/or Equipment Cover
12. Any risk included under the Loss of Revenue Cover Extension (arising from physical loss and / or damage to Solar Panels / Photovoltaic Cells)

# Special condition - loss of revenue

## Under-insurance

*Our* liability shall not exceed the proportion of any loss which *Your* turnover stated in the *Schedule* is less than 85% of *Your* actual turnover covered by this insurance, without prejudice to *Our* rights in respect of non- disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the turnover stated in the *Schedule* bears to *Your* actual turnover.

All other terms clauses and conditions remain as per *Your* policy.

# Loss of Revenue Cover Extension arising from physical loss and/or damage to Solar Panels/ Photovoltaic Cells

(To your Building(s) and Contents and/or Equipment cover) only covered if listed in the Schedule

In consideration of the premium paid and for losses occurring during the period stated in your *Schedule*, **WE WILL PAY** up to the limit in the *Schedule* for *Loss of Revenue* less *Savings*, during the *Period of Interruption* directly resulting from physical loss and/or damage to *Your Solar Panels/Photovoltaic Cells*.

In addition, **WE WILL PAY** *Your* additional costs incurred with *Our* prior agreement, including professional fees, to minimise the *Period of Interruption* or the amount of *Loss of Revenue*.

## Special definitions - loss of revenue

**Solar panels/Photovoltaic cells:**
Panel(s) / Cell(s) designed to absorb the sun's rays as a source of energy for generating electricity.

**Damage to Solar panels/Photovoltaic cells** means actual physical damage to the *Solar Panels/ Photovoltaic Cells* insured which results from any of the perils in Buildings Cover Section of *Your* policy

PROVIDED THAT

You have bought cover under Buildings Cover Section and You have a valid claim under this section which is not excluded.

**Loss of Revenue** means shortfall in *Your* expected Revenue resulting solely from the inability to use the damaged *Solar Panels/Photovoltaic Cells* based on *Your* actual Revenue received for the period in *Your* previous financial year equivalent to the *Period of Interruption* adjusted to take account of

i) any trends towards increase or decrease of Revenue unrelated to the interruption to operations,

and

ii) *Your* Revenue actually achieved which is attributable to the use of the same damaged *Solar Panels/ Photovoltaic Cells*

**Savings** means any savings in costs and expenses made as a result of the interruption to operations

**Period of interruption** means the period during which Revenue is lost due to Your inability to use the *Solar Panels/Photovoltaic Cells* up to a maximum of 12 months.

### *We* will not pay for:

Anything within the General Exclusions.

The first adjusted amount equivalent to 2 days loss of Revenue or £250 whichever is the greater.

And also loss arising out of interruption to operations due to:

1. pollution or contamination
2. *computer virus*, erasure or corruption of computer data
3. computer or machinery breakdown unless caused by damage to *Buildings*
4. interruption of public utilities or telecommunications
5. cancellation of an event
6. weather, unless causing *Damage* to *Buildings*
7. fire or risk of fire in the vicinity of the *Premises* without actual damage to the *Premises*
8. ground conditions unless resulting from a peril insured under the Buildings Cover section for which *You* have bought cover
9. any risk excluded under the Buildings Cover Section

## Special condition - loss of revenue

(Extension arising from physical loss and/or damage to Solar Panels/Photovoltaic Cells)

### Under-insurance

If *Your* turnover stated in the *Schedule* is less than 85% of *Your* actual turnover covered by this insurance, without prejudice to *Our* rights in respect of non-disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the turnover stated in the *Schedule* bears to *Your* actual turnover.

All other terms clauses and conditions remain as per *Your* policy.

# All Risks Cover Section

## only covered if listed in *the Schedule*

### *We* will pay for:

Loss or damage to *Equipment* belonging to *You* or for which *You* are responsible, caused by:

All risks of physical loss or damage, unless specifically excluded.

### *We* will not pay for:

Anything within the General Exclusions on page 29.

**And also:**

1. The excess if stated in *Your schedule.*
2. Personal effects and personal property of members of the *Group*.
3. *Money*.
4. Vehicles, ride-on mowers, aircraft or watercraft which are mechanically propelled.
5. Trailers and *Marine Accessories* and *Equipment*.
6. Breakage of articles of a brittle nature, unless caused by fire, lightning, aircraft explosion, storm, flood, riot, civil commotion or malicious damage, theft or attempted theft, or impact by any animal or vehicle.
7. Scratching and / or cracking of screens, lenses of cameras, projection *Equipment* or any other electronic *Equipment*.
8. *Property* more specifically insured elsewhere.
9. *Mysterious Disappearance*.
10. Loss or damage from mechanical or electrical faults or breakdown.
11. Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.

# Special conditions - all risks

### Claims settlement

In the event of the total loss or destruction of any article, the basis of settlement will be the cost of replacing the article new, provided that the replacement is substantially the same as, but not better than, the original article when new, and that *You* incur the cost of replacement, subject to policy terms, clauses, conditions and exclusions.

Where a claim has not been resolved within 12 months at the date of loss, *We* may at *Our* discretion settle, at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*

### Under-insurance

If the *Insured Value* is less than 85% of the actual value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non-disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of *Your* loss as the *Insured Value* bears to the actual value.

### Tents and marquees

In the event of loss or damage to tents or marquees, *We* will pay the full cost of repair or replacement.

# Personal Effects Cover Section

## only covered if listed in *the Schedule*

### *We* will pay for:

All risks of physical loss or damage, which are not specifically excluded, to:

Clothing, baggage, sports *Equipment* and other similar items normally carried about the person and all of which belong to the members of *the Group* whilst in their possession during authorised Scouting activities within the *United Kingdom*, including *Organised Transit* to and from these activities.

### *We* will not pay for:

Anything within the General Exclusions on page 29.

**And also:**

1. More than £600 in respect of any one member or more than £250 in respect of any one item.
2. The first £50 of each claim by each member.
3. *Money*.
4. Loss of or damage to bicycle accessories unless the bicycle is stolen at the same time.
5. Loss or damage to musical instruments, caused by climate, or breakage of strings, reeds or drum heads from any cause.
6. Breakage of articles of a brittle nature, unless caused by fire, lightning, aircraft explosion, storm, flood, riot, civil commotion or malicious damage, theft or attempted theft, or impact by any animal or vehicle.
7. Scratching and / or cracking of screens, lenses of cameras, projection *Equipment* or any other electronic *Equipment*.
8. *Mysterious Disappearance*.
9. Any property insured in any other policy or any property more specifically insured under this policy.
10. Water damage to any electronic *Equipment* (including mobile phones).

# Special conditions - personal effects

### Claims settlement

In the event of the total loss or destruction of any article, the basis of settlement will be the cost of replacing the article new, provided that the replacement is substantially the same as, but not better than, the original article when new, and that *You* incur the cost of replacement, subject to policy terms, clauses, conditions and exclusions.

Where a claim has not been resolved within 12 months at the date of loss, *We* may at *Our* discretion settle, at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*.

### Persons covered

If this section operates on an annual basis, all of the members of *the Group* must be covered. If this section operates on a short period basis, the only persons covered are those persons for whom the premium has been paid. To determine whether this section operates on an annual or short period basis *You* should refer to the period of cover stated in the *Schedule*.

### Tents and marquees

In the event of loss or damage to tents or marquees, *We* will pay the full cost of repair or replacement.

# Money Cover Section

## only covered if listed in *the Schedule*

### If *You* have purchased **Annual** Money Cover:

| ***We*** **will pay for:** | **We will not pay for:** |
|---|---|
| | Anything within the General Exclusions on page 29. |
| 1. Loss of Money which is *Your* property or held in trust by *You*, for which *You* are responsible, up to the *Insured Value* stated in the *Schedule*, whilst anywhere within the *Geographical Limits*, during the period of insurance. | **And also:**<br>1. The first £25 of each and every claim.<br>2. More than £75 in relation to Money whilst left unattended other than in a private dwelling house.<br>3. More than the Insured Value shown in the *Schedule* up to a maximum of £3,000 in respect of Money whilst attended.<br>4. Shortages due to error or omission or depreciation in value.<br>5. Confiscation by Customs or other government officials.<br>6. Dishonesty of any of the Group's officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.<br>7. Mysterious Disappearance. |
| 2. Loss or damage to the clothing or personal effects of any member(s) of *the Group* as a result of any other person stealing or attempting to steal *Money* insured under this section. | More than £150 any one person. |
| 3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section. | More than £1,000 any one safe. |

# Money Cover

only covered if listed in *the Schedule*

## If *You* have purchased **Short Period** Money Cover:

| *We* will pay for: | *We* will not pay for: |
|---|---|
| | Anything within the General Exclusions on page 29. |
| 1. Loss of *Money* which is *Your* property or held in trust by *You*, for which *You* are responsible, up to the *Insured Value* stated in the *Schedule*, whilst anywhere within the *Geographical Limits*, during the period of insurance. | **And also:**<br>1. The first £25 of each and every claim.<br>2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.<br>3. More than the *Insured Value* shown in *the Schedule* up to a maximum of £3,000 in respect of *Money* whilst attended.<br>4. Shortages due to error or omission or depreciation in value.<br>5. Confiscation by Customs or other government officials.<br>6. Dishonesty of any of *the Group*'s officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.<br>7. *Mysterious Disappearance*. |
| 2. Loss or damage to the clothing or personal effects of any member(s) of *the Group* as a result of any other person stealing or attempting to steal *Money* insured under this section. | More than £150 any one person. |

# Money Cover, Whole Counties/Regions Section

## only covered if listed in *the Schedule*

| ***We*** **will pay for:** | ***We*** **will not pay for:** |
|---|---|
| | Anything within the General Exclusions on page 29. |
| 1. Loss of Money which is *Your* property or the property of any Scout Group or District within the *Scout County* or held for them in trust, where *You* or they are responsible, up to the *Insured Value* stated in the *Schedule*, whilst anywhere within the *Geographical Limits*, during the period of insurance. | **And also:**<br>1. The first £25 of each and every claim.<br>2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.<br>3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £3,000 in respect of *Money* whilst attended.<br>4. Shortages due to error or omission or depreciation in value.<br>5. Confiscation by Customs or other government officials.<br>6. Dishonesty of any officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.<br>7. *Mysterious Disappearance*. |
| 2. Loss or damage to the clothing or personal effects of any member(s) of the *Scout County*, or member(s) of any *Scout Group* or *District* within the *Scout County*, as a result of any other person stealing or attempting to steal *Money* insured under this section. | More than £150 any one person. |
| 3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section. | More than £1,000 any one safe. |

# Trailer Cover Section

only covered if listed in *the Schedule*

| ***We*** **will pay for:** | ***We*** **will not pay for:** |
|---|---|
| | Anything within the General Exclusions on page 29. |
| All risks of physical loss or damage to any trailer which is not specifically excluded.<br>Cover applies anywhere in the United Kingdom. Cover is also extended to apply anywhere within the Continent of Europe for a period not exceeding a total of 30 days in each period of insurance in respect of all trailers insured. | **And also:**<br>1. Loss or damage occurring whilst the trailer is being used other than for Scout or social, domestic and pleasure purposes.<br>2. Loss of use.<br>3. Mechanical or electrical breakdown or derangement.<br>4. Damage to tyres by punctures, cuts or bursts.<br>5. The first £100 of each and every claim. |
| a) The reasonable cost of protection and removal of the trailer if disabled by any cause insured under this section, to the nearest repairers.<br>and<br>b) Delivery to *You* within the *Geographical Limits* after repair. | |
| Loss or damage to contents and / or equipment whilst stored within the trailer (if the contents and / or equipment is already insured under the relevant section in the *Schedule*) for a 48 hour* period prior to or after a Scout and / or Girlguide event. | 1. Loss or damage to any contents and / or equipment stored in the trailer that is not insured under a relevant section in the *Schedule*.<br>2. Loss or damage to any contents and / or equipment stored within the trailer outside of the 48 hour* Period.<br>*Please contact Unity Insurance Services if the 48 hour period is not practical. |

# Special conditions - trailers

## *Claims* settlement

In the event of a claim under this section, *We* will pay for the repair or replacement of the trailer at *Our* option.

*We* will pay up to the cost price, market value or the *Insured Value* as shown in the *Schedule* whichever is the lesser. In the event of a total loss of a trailer within five years of manufacture, *We* will have the option to make a cash settlement in the amount of the *Insured Value* stated in the policy, without deduction for wear and tear.

Where a claim has not been resolved within 12 months at the date of loss, *We* may at *Our* discretion settle, at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*.

## Under-insurance

If the *Insured Value* is less than 85% of the actual value of the property covered by this insurance, without prejudice to *Our* rights in respect of non-disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of *Your* loss as the *Insured Value* bears to the actual value.

# Cancellation and Abandonment Cover Section

only covered if listed in *the Schedule*

### *We* will pay for:

*Your Net Ascertained Loss* of expenses and/or commitments sustained or incurred by *You* up to the *Insured Value* under this Section following cancellation or abandonment of the *Insured Event* for any reason beyond *Your* control **including** cancellation and/or abandonment due to inclement weather **provided that** in the opinion of the organising committee, prevailing excessive weather conditions make it impossible for the event to be completed.

### *We* will not pay for:

Anything within the General Exclusions on page 29.

**And also:**

1. The first £100 of each claim.

2. Losses arising directly or indirectly from:

(a) Financial failure of the *Insured Event*.

(b) Insolvency or financial default.

(c) Lack of support.

(d) Losses recoverable under any other insurance.

(e) Non-appearance of individual members, participants, exhibitors, exhibits, players or guests.

3. Any loss directly or indirectly arising out of, contributed by, or resulting from any communicable disease which leads to:

(a) the imposition of quarantine or restriction in movement of people or animals by any national, international or local government body or agency; and/or

(b) any travel advisory or warning being issued by a national, international or local government body or agency and in respect of (a) or (b) any fear of threat thereof (whether actual or perceived).

If *We* allege that by reason of this exclusion, any loss is not covered by this insurance the burden of proving the contrary shall be upon the insured.

4. Any loss directly or indirectly arising out of, contributed by, or resulting from Terrorism other than as a direct result of any Terrorist act which takes place within a 30 mile radius of the event and that occurs within 30 days of the event taking place.

# Special conditions - cancellation and abandonment

## Burden of proof

*You* will bear the burden of proving that a claim is covered by this section, that no warranty has been breached and that no exclusion applies.

This section may only be granted if requested at least 14 days before the date of the *Insured Event*, unless *We* agree otherwise.

# Conditions

## Applicable to all sections (Special Conditions in the Insurance Sections override these conditions where inconsistent)

### 1. *Your* obligations

Failure to carry out *Your* obligations may entitle *Us* to invalidate the insurance or decline to pay claims.

**Information *You* have given *Us***

In deciding to accept this contract of insurance and in setting the terms and premium, *We* have relied on the information *You* have given *Us*. You must take care when answering any questions *We* ask by ensuring that all information provided is accurate and complete.

If *We* establish that *You* deliberately or recklessly provided *Us* with false or misleading information *We* may treat this contract of insurance as if it never existed and decline all claims.

If *We* establish that *You* were careless in providing *Us* with the information *We* have relied upon in accepting this insurance and settings its terms and premium *We* may:

- Treat this contract of insurance as if it had never existed and refuse to pay all claims and return the premium paid. *We* will only do this if *We* provided *You* with insurance cover which *We* would not otherwise have offered;
- Amend the terms of *Your* insurance. *We* may apply these amended terms as if they were already in place if a claim has been adversely impacted by *Your* carelessness;
- Charge *You* more for *Your* contract of insurance or reduce the amount *We* pay on a claim in the proportion the premium *You* paid bears to the premium *We* would have charged *You*; or
- Cancel *Your* contract of insurance in accordance with the Right to Cancel conditions below.

*We* or Unity Insurance Services will write to *You* if *We*:

- Intend to treat this contract of insurance as if it never existed; or
- Need to amend the terms of *Your* contract of insurance; or
- Require *You* to pay more for *Your* insurance.

**Precautions**

In addition to the warranties, *You* must take all reasonable precautions to minimise loss. All *Property* insured must be kept in reasonably good order.

### 2. Other insurances

If any loss or damage covered by this insurance is also covered under another policy, the other policy shall respond first. *We* shall only provide insurance, subject to policy terms, to the extent of any excess beyond the amount insured by the other policy.

### 3. *Our* right to cancel

*We* may cancel this insurance or any section of it by sending 30 days notice to *You* at *Your* last known address by letter. If *We* cancel the insurance or any section of it, *You* will be entitled to a rateable return of premium.

*You* may cancel this insurance within 14 days of receipt of the policy documents provided that no claims have been incurred.

### 4. Limit of insurance

*Our* liability for any claim is limited to the *Insured Value* stated in the *Schedule* for the relevant insurance section.

### 5. Reinstatement of limit

The *Insured Value* will not be reduced following payment of a claim provided *You* carry out any recommendations *We* make to prevent further loss.

### 6. Waiver of small additional or return premiums

Additional or return premiums of less than £10 for adjustments made under this insurance shall be waived.

## 7. Alarm (where installed) and protection condition

It is a condition precedent to *Our* liability under this insurance that:

a) The burglar alarm system and all locks and padlocks shall have been put into full and effective operation at all times when the *Premises* are unattended, and at all other appropriate times.

b) The burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with a respectable alarm maintenance contractor

c) All other protections provided for the safety of the insured Property shall be maintained in good order throughout the period of this insurance and shall be in full and effective operation at all times.

d) All keys and duplicate keys for the above alarm and protections are removed from the *Premises*, when the *Premises* are closed for business, and at all other relevant times.

e) Immediate advice shall be given to *Us* of any notice of withdrawal of police or any other security force or protection.

f) In the event of confirmed notification that police will no longer attend due to false alarms, *We* must be advised.

## 8. Fraud

In the event of fraud or bad faith *We* may invalidate this insurance.

## 9. Statutory declarations

A statutory declaration by *You* with regard to any loss, that *You* believe it to have been caused by any risk covered by this insurance, and that *You* have no reason to suspect or believe that such loss has been caused by an excluded risk, shall be satisfactory evidence that the loss falls within the terms of this insurance unless *We* produce contradictory evidence.

# General exclusions

## Applicable to all sections

### 1. Wear and tear

*We* will not pay for the cost of wear, tear or gradual deterioration including but not limited to mould and/or mildew, or damage by moth and vermin, or mechanical or electrical defect or derangement.

### 2. Loss from motor vehicles

*We* will not pay for loss or damage to *Property* from motor vehicles unless the vehicle is locked with the *Property* locked in the boot, or the vehicle is garaged or attended. In addition, *We* will not pay for loss or damage to *Property* from motor vehicles, during the hours of darkness, unless the vehicle is locked and kept in an enclosed garage.

### 3. Radioactivity

*We* will not pay for loss or damage arising from:

(a) Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of any nuclear fuel

(b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

### 4. War

*We* will not pay for loss or damage in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to *Property* by, or under the order of, any government or public or local authority.

### 5. Sonic bangs

We will not pay for loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 6. Terrorism exclusion clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If *We* allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon *You*. In the event any part of this term is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 7. Northern Ireland

*We* will not pay for loss or damage to property within Northern Ireland caused by civil commotion or any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of, or in connection with, any *Unlawful Association*. *You* will have the burden of proving that a claim does not fall within this exclusion.

### 8. Seepage and pollution

This insurance does not cover loss, destruction or damage caused by or arising from any kind of seepage or any kind of pollution and/or contamination unless such pollution or contamination arises from an insured peril and is the direct result of a sudden identifiable unintended and unexpected incident occurring in its entirety at a specific time and place during the period of this policy.

### 9. Cyber and electronic data exclusion

*We* will not pay for:

(a) Cyber
loss, damage, liability, cost or expense caused deliberately or accidentally by:
i. the use of or inability to use any application, software, or programme;
ii. any *Computer Virus*;
iii. any computer related hoax relating to i and/or ii above.

(b) Electronic data
loss of or damage to electronic data (for example files or images) wherever it is stored.

### 10. Communicable disease exclusion

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
   - 2.1. for a Communicable Disease, or
   - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
   - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
   - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

# Making a claim

## What *You* should do

1. *You* must notify any claim as soon as reasonably possible with *Your* policy reference number to Unity Insurance Services at:

**Claims**
**Unity Insurance Services**
**Suite 8 The Quadrant**
**60 Marlborough Road**
**Lancing Business Park**
**Lancing, West Sussex,**
**BN15 8UW.**
**Email: hello@unityins.co.uk**
**Telephone: 0345 040 7703**

2. If suspected theft or malicious damage occurs *You* must report it as soon as reasonably possible to the Police and all practical steps must be taken to recover lost property.

3. *You* must supply at *Your* expense, all details, information and assistance *We* may reasonably require.

4. *You* must not admit, reject or negotiate any claim without *Our* written consent.

## What *We* will do

1. *We* may be able to settle *Your* claim on the basis of the information set out on *Your* completed claim form.

2. *We* may require further information in order to evaluate and assess *Your* claim. This may include appointing a loss adjuster at *Our* expense to visit *You*, inspect the damage and make any necessary enquiries.

## *Our* rights

1. *We* may enter any *Building* where loss or damage has occurred and deal with the salvage, but *You* may not abandon *Property* to *Us* without *Our* prior agreement.

2. *We* may take over and conduct in *Your* name, with complete and exclusive control, the defence or settlement of any claim.

3. *We* may start legal action in *Your* name (at *Our* expense and for *Our* benefit) to recover from others compensation in respect of anything covered by the policy.

# Complaints procedure

*We* are dedicated to providing *You* with a high quality service and *We* want to ensure that *We* maintain this at all times. If *You* feel that *We* have not offered *You* a first class service please contact *Us* and tell *Us* and *We* will do our best to resolve the problem. If *You* have a problem concerning any aspect of *Your* insurance please contact:

**Insurance Manager**
**Unity Insurance Services**
**Suite 8 The Quadrant**
**60 Marlborough Road**
**Lancing Business Park**
**Lancing, West Sussex, BN15 8UW.**
**T: 0345 040 7703**
**E: hello@unityins.co.uk**

Should *You* remain dissatisfied with the response that *You* receive from *Us*, *You* may refer *Your* complaint to Lloyd's. On request we can confirm if *You* are able to pursue any concerns with Lloyd's, who will investigate the matter and provide a final response.

Lloyd's contact details are as follows:

**Complaints**
**Lloyd's**
**One Lime Street, London EC3M 7HA**
**E: complaints@lloyds.com**
**T: +44 (0)20 7327 5693**
**F: +44 (0)20 7327 5225**
**www.lloyds.com/complaints**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If *You* remain dissatisfied with Lloyd's final response, or if 8 weeks have passed since the date *We* received *Your* complaint, *You* may refer *Your* complaint to the Financial Ombudsman Service (FOS). The usual time limit for referrals to the FOS is six months from the date Lloyd's issue the final response.

FOS contact details are as follows:

**The Financial Ombudsman Service**
**Exchange Tower**
**London E14 9SR**
**E: complaint.info@financial-ombudsman.org.uk**
**T: 0300 123 9123 or 0800 023 4567**
**F: +44 (0)20 79641001**
**www.financial-ombudsman.org**

# Regulatory details

## Financial Services Compensation Scheme

Lloyd's underwriters are covered by the Financial Services Compensation Scheme. *You* may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its obligations to *You* under this contract of Insurance. If *You* are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of Insurance.

Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

## Lloyd's

The Scout Property and Equipment Insurance is underwritten by Lloyd's Syndicate Number 609 managed by Atrium Underwriters Ltd at Lloyd's, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 204834. *You* can check this on the Financial Services Register website: http://www.fsa.gov.uk/register/home.do or by contacting the Financial Conduct Authority on 0800 111 6768.

## Unity Insurance Services

Unity Insurance Services (a trading name of Scout Insurance Services Limited).

Registered number 5038294 England and Wales. Registered address: Gilwell Park, Chingford, E4 7QW. Authorised and regulated by the Financial Conduct Authority FRN: 312976.

# Legal matters

This insurance contract is between *Us*, the Insurers, and *You*, the *Insured*.

The insurance booklet, *Schedule* and any endorsements shall be read together as a whole.

This insurance is issued and administered by Unity Insurance Services to whom all notices under the insurance shall be given.

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

## Data protection

*You* agree that any information provided to *Us* regarding *You* will be processed by *Us* in compliance with the provisions of the Data Protection Act 1998 for the purposes of providing insurance and handling claims, which may necessitate providing *Your* information to third parties.

# Glossary

**Building(s):**

All buildings and/or outbuildings on the *Premises* including landlords' fixtures and fittings and boundary walls, gates and fences of the *Premises*.

**Computer Virus:**

A corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

**Contents:**

All the contents of the *Premises* including improvements, which are *Your Property*, up to the *Insured Value* stated in *the Schedule* whilst at the *Premises* stated in *the Schedule* or whilst in use anywhere else in the *United Kingdom* including whilst in transit.

**Equipment:**

All equipment including trophies belonging to *You* or for which *You* are responsible up to the *Insured Value* stated on *the Schedule*, whilst within the *Geographical Limits*.

**Fixed Glass:**

Glass which is a permanent fixture of the *Building(s)*.

**Geographical Limits:**

The *Geographical Limits* are the *United Kingdom* unless otherwise stated under the appropriate section in *the Schedule*.

**Insured:**

The *Insured* stated in *the Schedule*.

**Insured Event:**

The Scout event stated in *the Schedule* or any endorsement.

**Insured Value:**

The financial limit of insurance set out in *the Schedule* for the particular section under which the claim falls.

**Insurers:**

The Lloyd's underwriters stated in *the Schedule*.

**Marine Accessories and Equipment:**

All accessories and equipment necessary for operation of Small Watercraft including oars, paddles, rowlocks, sails, outboard motors, fuel tanks, ropes, anchors, navigation equipment and safety equipment.

**Money:**

Cash, banknotes, cheques, travellers' cheques, giro cheques – crossed or uncrossed, securities for money, postal orders - crossed or uncrossed, money orders – crossed or uncrossed, bills of exchange, bank drafts, giro drafts, embossed or revenue stamps, postage stamps, National Savings Certificates, credit, debit or charge card sales vouchers, trading stamps, gift tokens, consumer redemption vouchers, VAT purchase invoices and travel or other tickets.

**Mysterious disappearance:**

Unexplained loss which cannot reasonably be attributed to theft.

**Net Ascertained Loss:**

All costs and expenses incurred in connection with the *Insured Event*, other than the cost of time of any member of *the Group*, less any revenue received which has not had to be returned.

**Organised Transit:**

Transit organised by and/or paid for by *the Group*.

**Premises:**

The premises specified in *the Schedule*.

**Property:**

Includes *Buildings*, *Contents*, *Equipment*, trailers and *Money*, and all real or personal property.

**The Schedule:**

*The Schedule* attached to this booklet and where appropriate any certificate, cover note, temporary cover note, endorsement or similar document which sets out sections of the policy for which *You* are covered and *Insured Values*.

**The Scout County:**

The *Insured's* Scout County as defined by The Scout Association.

**Solar panels / photovoltaic cells:**

Panel(s)/Cell(s) designed to absorb the sun's rays as a source of energy for generating electricity.

**United Kingdom:**

The Kingdom of Great Britain and Northern Ireland (including the Isle of Man and the Channel Islands).

**Unlawful Association:**

Any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Acts.

**We/Us (including possessive and other forms):**

*Insurers*.

**You/the Group (including possessive and other forms):**

The *Insured*, namely, *the Scout County*, District, Division, Scout Group, referred to in *the Schedule* including any member or officer of *the Group* while engaged in Scout business or activities.

# Glossary

## Property related legal expenses

**Any One Claim:**

All *Claims* consequent upon the same original cause, event or circumstances.

**Claim:**

A claim under this policy for *Property Related Legal Expenses.*

**Contracting Party:**

A person, firm or company domiciled within the United Kingdom with whom *You* have a direct contractual relationship.

**Property Related Legal Expenses:**

Any professional fees, expenses and other disbursements reasonably incurred by *Your* lawyer with Our consent,

and

Any costs incurred by other parties that *You* are held liable in court or tribunal proceedings to pay such costs or becomes liable to pay such costs under a settlement made with another party with *Our* consent but excluding any costs which *You* may be ordered to pay by a court of criminal jurisdiction.

**Limit of Insurance:**

£50,000 *Any One Claim* and in all.

# Protection Recommendations for Scout Property and Equipment

Insurance involves the spreading of the claims of the few among the many participants. Inevitably, if the number of claims increases substantially, the cost of cover will rise also. It therefore makes sense to take reasonable steps to prevent or reduce losses, as a few pounds wisely spent now on security could pay dividends in lower premiums later on. Not to mention the avoidance of the heartbreak that serious damage or destruction of *Your Group's* 'Home' would undoubtedly cause.

**FACT:**
Major losses have occurred as a result of entry to *Buildings* via inadequately protected Fire Exit Doors.

**FACT:**
Scout *Buildings* are likely to be more vulnerable in terms of location and length of time unoccupied (especially at night).

The protection recommendations listed here are common sense and practical and are intended to help *You* avoid unnecessary losses.

### Alarm Systems

These are becoming a cost effective option in improving security but should be viewed as ADDITIONAL to physical protection, not instead of it. Premium discounts may be available, dependant on the *Building's* situation and alarm type.

Unity Insurance Services can advise further.

**The RECOMMENDATIONS are shown in bold type,** helpful hints are in light type.

### A. Where the buildings are owned by, or are the responsibility of, the *Insured*

- Testing of electrical circuits every 5 years is advised.
- It is recommended that either the hatches to the roof void are propped open during the winter months or internal permanent ventilation of this space is installed.
- It is recommended the current Gas Safe Register of Regulations are adhered to.
  See www.gassaferegister.co.uk,
  Helpline 0800 408 5500.

### 1. Windows

One of the following is recommended:

**Cover with metal shutters or shutters of wood not less than ½" or 1.27cm thick secured in place.**

Metal or wooden shutters should be simply hinged onto the window frame on the inside and be secured with bolts after leaving. A suitable material would be builders' internal or external plywood, at least ½" or 1.27cm thick which can be purchased cheaply from Do-it-Yourself supermarkets.

or **Install iron bars not less than 5/8" or 1.6cm thick either let into brickwork or else secured to the window frame. Bars should be spaced not more than 5" or 12.7cm apart**.

Unless *Buildings* are built of brickwork, this form of protection would normally have to be screwed to the window frame and will cause permanent disfigurement whilst also being costly. Unless bars ready drilled for screws can be obtained it would be better to consider the shutters described above.

or **Fit 'Weldmesh'**. Weldmesh is the type of welded reinforcement used in reinforced concrete by builders. It can usually be obtained from builders' merchants quite easily, but *You* should aim to use a small mesh less than 3" or 7.62cm by 3" or 7.62cm. It should be screwed to the window frame.

or **Fit Polycarbonate sheeting (such as 'Lexan', 'Makrolon' or 'Meshlite')**.

or **Georgian Wired Glass, with opening windows being fitted with security locks**.

These are likely to be more expensive ways of securing windows and would involve reglazing plus the cost of additional locks for the window frames.

Where windows are being replaced, however, favourable terms for the purchase and fitting of these two may be obtained locally.

or **Sealed double glazed units**.

### 2. External doors

One of the following is recommended:

**Wood panel doors having stiles not less than 1¾" or 4.5cm thick.**

Wood panel doors refer to the typical front door of a house having a substantial frame around the outside with cross members (the 'stiles') plus infill panels of lighter timber.

or **Ledged and braced doors having a frame not less than 1¾" or 4.5cm thick and otherwise made of wood not less than 5/8" or 1.6cm thick**.

Ledged and braced doors manufactured with upright timber planks screwed or nailed to a 'Z' shaped frame on the inside. There might sometimes be two 'Z' frames, one above the other. One should ensure that the door is thick enough, doors of this sort are often made with flimsy thicknesses of timber.

or **Solid wood doors not less than 1¾" or 4.5cm thick**.

These are difficult to obtain except as purpose-made hardwood doors, and they are likely to be expensive.

or **'Flush' doors, or doors lighter than the above, should be lined with metal not less than 1mm thick. Metal should be screwed in place by screws not more than 6" or 15.24cm apart around the edge**.

Flush doors are most commonly used these days and are obtainable in both inside and outside grades. Drilling and screwing 1mm steel is quite an easy operation and can be carried out with hand tools without any problems. For many Scout Groups, this is likely to be the most effective way of ensuring an adequate level of security on the external door.

Or **Single leaf purpose built aluminium or uPVC Doors,** which must have a multipoint locking system incorporating a 5 lever deadlock, and manufactured to British Standards BS 7412.

*We* recommend that single leaf Fire Exit Doors are fitted with locks such as Chubb 3R35X or equivalent.

**Fire doors have become a major entry point for criminals and *You* must consider the security carefully. Many can be sprung simply by banging on them. Insurers may decline claims arising from entry through inadequately secured fire doors.**

### 3. Door hinges

One of the following is recommended:

**Butt Hinges**. Butt Hinges refer to typical concealed hinges used on most common doors.

or **'T' Hinges bolted into place (heads outside)**.

'T' Hinges are the most common type of fitting hinges commonly fitted to shed doors and garage doors and the like. In the case of Butt Hinges it is impossible to remove these without force or without having the door open in the first place, but 'T' Hinges have all the screws exposed and it is, therefore, necessary to bolt these through the door and frame. Small (¼" or 6mm) coach bolts should be fitted. They can usually be obtained from a local ironmonger.

### 4. Door locks

**Single-leaf final exit doors**

One of the following is recommended:

**Mortice deadlocks marked as complying with British Standard 3621. Door stiles must not be less than 1¾" or 4.5cm thick.** The frame should also be at least 1¾" or 4.5cm thick. If fitted to a lighter frame than this, it will have little or no strength. If the door frame is substantial enough, such locks are very difficult to dislodge, particularly if they are fitted with a striking plate which incorporates a steel box around the bolt.

or **Locking bars made of metal not less than 1¾" or 4.5cm thick secured by close shackle padlocks**.

Only good quality locks or locking bars should be obtained. Most of the cheaper locking bars and padlocks on the market have little or no security value. Good ones are much more expensive but they are necessary for the final exit door.

**Two leaf final exit doors**

**Recommendations as above, but first closing leaf to be secured by mortice bolts or barrel bolts top and bottom.**

Ordinary barrel bolts are much easier to fit than mortice bolts and, in most doors, unless they are very substantial, they are just as good.

**External doors other than final exit doors.**

**Bolts top and bottom as above should supplement any locks provided.**

This refers to doors which can be locked from the inside before the Premises are vacated. In these circumstances, bolts are more important than the lock which might be fitted.

**At all times keys should be kept by responsible persons.**

### 5. Security for garages and similar stores

In addition to standard locks, 'barn' type double doors should be fitted with a steel bar across the full width secured by quality padlocks. Up and over type doors should either be similarly protected or should have additional hasp and staple locks fitted at the sides or bottom.

### 6. Under floor cavity

**If a hut is raised on piles, wire mesh should be fitted securely to prevent access.** Weldmesh, or even simple expanded metal reinforcement, should be fitted both to prevent people gaining access to the under floor cavity and to reduce the possibility of fire being set underneath the floor.

**Holes in the mesh should be no greater than 2” or 5 cm in diameter.**

### 7. Wooden huts

Check walls regularly for loose or broken panels.

Remember – ask local Police to include the *Buildings* on their rounds.

Consult the Crime Prevention Officer for advice on general security – his/her advice will be particularly useful and is usually free.

If *You* feel that *Your Building* is vulnerable in any respect, please rectify it.

**DON’T WAIT FOR A LOSS!**

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Scouts

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