



Leisure Renewal Schedule

Insured Name:	The Marsh Community Centre Charitable Company
Postal Address:	Marsh Community Centre Willow Lane Lancaster Lancashire United Kingdom
Post Code:	LA1 5PP
Business:	Community Centre

Your Agent is:	Make It Cheaper Financial Services Ltd	Agency No:	5310
Address:	5th Floor Lloyds Chambers London		
Post Code:	E1 8BT		

Policy Number:	BUS00021550	Renewal Date:	05/07/2019
Effective Date:	05/07/2018		
Date of Issue:	05/06/2018		

Renewal Annual Premium:	£1,342.64
Insurance Premium Tax:	£161.11
Renewal Total incl IPT:	£1,503.75

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LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333

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SECTION 1: MATERIAL DAMAGE

Premises:	Marsh Community Centre Willow Lane Lancaster Lancashire United Kingdom
Post Code:	LA1 5PP
Business:	Community Centre

DESCRIPTION	SUM INSURED
Buildings	£250,000
Contents	£10,000

Insurable Perils Operative: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 13, 14

Insurable Peril	Amount
1 - 5 Fire, Lightning, Explosion, Aircraft and Earthquake Excess	£250
6 Riot Excess	£250
7 Theft Excess	£250
8 Storm Excess	£250
9 Flood Excess	£250
10 Impact Excess	£250
11 Escape of Water Excess	£250
13 Accidental Damage Excess	£250
14 Subsidence Excess	£1,000

ALL RISKS ON PORTABLE PROPERTY			
Geographical Area	Item Description	Sum Insured	Excess
U.K.	Tools @ Old Cliff Road Triangle LA1 1SH	£500	£250

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Additional Covers

GLASS	Excess £250
MONEY	
Item - see policy for full description	Limit
A - In building during business hours	£3,000
B - In Transit	£3,000
C - Private Dwelling House	£500
D - In building outside business hours	£500
E - Unspecified Safe	£1,000
G - Non-negotiable currency	£250,000
Excess	£100
PERSONAL ACCIDENT (ASSAULT)	
Item - see policy for full description	Limit
1 - Death	£10,000
2 - Loss of Limbs or Eyes	£10,000
3 - Permanent Total Disablement	£10,000
4 - Temporary Total Disablement	£100 Per Week
THEFT BY EMPLOYEES	Excess £250

Endorsements Operative to Section 1 - Material Damage

MD057 No Smoking Condition

It is a condition precedent to the **Insurer's** liability under Section 1 - Material Damage that where the **Insured** provides designated smoking areas on the **Premises** which comply with current legislation that

- a) metal receptacles with metal lids are provided for the safe disposal of waste smoking materials in all such designated smoking areas
- b) the waste smoking materials when being removed from the designated smoking areas are kept separate from other combustible waste materials and are stored in metal receptacles with metal lids pending removal from the **Premises** at least once every week

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MD336 Excluding Unattended Activities

It is a condition precedent to the **Insurer's** liability under Section 1- Material Damage that no manufacturing production or process equipment or machinery used in connection with the **Business** shall function or power up unless **Employees** are on the **Premises** for the purpose of monitoring the safe operation of such equipment or machinery

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SECTION 2: BUSINESS INTERRUPTION

NOT INSURED

SECTION 3: EQUIPMENT BREAKDOWN

Limit of Indemnity	£1,000,000
Excess	£250

SECTION 4: EMPLOYERS' LIABILITY

INSURED

LIMIT OF INDEMNITY

Employers' Liability	£10,000,000
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WAGEROLL

Employee Detail - Premises Manual	£8,500
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Endorsements Operative to Section 4 – Employers Liability

EL004 Work Away Exclusion

The indemnity granted under Section 4 - Employers' Liability shall not apply to **Injury** to any **Employee** arising out of manual work undertaken away from the **Premises** of the **Insured** other than collection or delivery

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SECTION 5: PUBLIC AND PRODUCTS LIABILITY

INSURED

Public and Products Liability

LIMIT OF INDEMNITY

£5,000,000

Work away involving the application of heat

EXCESS

£500

Work away not involving the application of heat

£250

All Other

£100

Primary Trade Turnover - UK

TURNOVER

£70,000

Endorsements Operative to Section 5 - Public and Products Liability

PL002 Work Away Exclusion

The indemnity granted under Section 5 - Public and Products Liability shall not apply to liability arising out of manual work undertaken away from the **Premises** of the **Insured** other than collection or delivery

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SECTION 6: TERRORISM

NOT INSURED

SECTION 7: LEGAL EXPENSES

NOT INSURED

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