

Allotments UK Insurance

Summary and Key Facts

Underwriters: Newline Insurance Company Limited

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This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full documentation.

What is this type of insurance?

This type of insurance is designed to cover the legal liabilities of allotment associations across the UK to the public and the association's employees and/or volunteer

What is insured?

- Employers' Liability - We will pay for what You are legally liable to pay as damages and costs and expenses caused by Bodily Injury to an Employee.
- Public and Products Liability - We will pay for what You are legally liable to pay for damages and costs and expenses caused by You, Your Employee or Products sold and used alongside your allotment to another person or their property.
- Pollution Liability – We will pay for what You are legally liable to pay as damages and costs and expenses covering bodily injury, property damage and clean-up costs in respect of environmental damage

What is not insured?

- Tree Felling - This policy does not indemnify the insured in respect of any claim arising in connection with tree-felling
- Height Limit Exclusion - 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
- Heat – 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.
- Depth Limit Exclusion - 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

Specific conditions;

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

What are my obligations?

- When you take out your policy you must provide true answers to all the questions we ask.
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution
- You and your family must take reasonable steps to avoid injury and look after all the property insured from loss or damage and maintain in good repair
- You must pay the premium on time

When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser

When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.

How do I cancel the contract?

- The policy may be cancelled at any time at the written request of the insured.
- If, prior to or at the same time as any such cancellation, the Insured shall have notified the Underwriters of a claim or of any circumstance(s), incident(s) or Occurrence(s) which may give rise to a claim, no premium refund shall be payable to the Insured. If no claim(s), circumstance(s), incident(s) or Occurrence(s) have been notified, the premium shall be adjusted on the basis of the Underwriters refunding the amount by which paid premium exceeds earned premium (that being computed in accordance with the Underwriters' customary short rate table and procedure for the time the Policy has been in force).
- You may also cancel this Policy at any time by giving us prior written notice to BGi.uk, Portwell House, Market Place, Faringdon, Oxfordshire SN7 7HU

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

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

Tel: 01367 246131

The information provided should include:

Date and time of incident

Where the event giving rise to the Claim occurred

A detailed description of what happened

The name and address of the injured party

The names and addresses of all witnesses

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