

Scout Property and Equipment Insurance

Policy document



The official insurance broker of The Scout Association

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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 entitle *Us* to invalidate the insurance or decline claims.**

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 Proposal and Declaration completed by *You*, the *Insured* together with any additional information provided by *You* is the basis of and forms part of the contract.

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.

Warranties

Read carefully through the warranties *You* have agreed to comply with because failure to do so may entitle *Us* to invalidate the insurance or decline *Your* claim.

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:

	Unwardened Sites	Wardened Sites
Checking of <i>Equipment</i>	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 31.
And also, unless specifically agreed by *Us*:

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

THE PERILS:

1. Fire, lightning, explosion, earthquake, subterranean fire.

WE WILL NOT PAY FOR:

2. Aircraft or aerial devices or articles dropped from them.

3. Storm, tempest or flood

The first £100 of each and every claim.
Subsidence, landslip or heave.
Damage to fences or gates.
Flood if specifically excluded

4. Bursting or overflowing of fixed water or fuel tanks, apparatus or pipes.

The first £100 of each and every claim.

5. Impact by any external moving object.

6. Any person taking part in a riot, civil commotion or by any person of malicious intent.

The first £100 of each and every claim.

7. Theft or attempted theft.

The first £100 of each and every claim.

8. Accidental breakage or collapse of radio and television aerials and masts or their fittings.

9. Collapse due to weight of snow and/or ice.

The first £100 of each and every claim.

10. Accidental breakage of *Fixed Glass* and sanitary fittings.

WE WILL ALSO PAY FOR

The following which result from perils 1 to 10 in the Buildings Cover Section:

(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.

WE WILL NOT PAY FOR:

More than the *Insured Value* in respect of any one claim.

More than £2,500

(c) (i) Architects', surveyors', consultants' and legal fees for the reinstatement of the *Building(s)*
(ii) Costs reasonably incurred in removal of debris, demolishing and shoring or propping up and
(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.
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.
3. Additional costs of repair or rebuilding which relate to damage:
a) which is not insured by this policy or b) which partly or wholly predates the commencement of this policy or c) in respect of which notice was served before the damage has occurred or
4. Additional costs of repair or rebuilding
a) of undamaged (or undamaged parts of) *Building(s)* or b) for which there is an existing requirement which must be implemented.
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.

(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.

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.

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) a dispute over the pursuit of unpaid rent or service charge due to *You*;
- b) a dispute arising out of the negotiation of a rent review clause within the tenancy agreement
- c) 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;
- d) 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;
- e) a contract dispute other than where the contract is a tenancy agreement with a *Contracting Party*.
- f) the first £150 of each and every *Claim* (£1,000 if *Your* choice of solicitor is used)
- g) any dispute which *You* knew or should have known existed before the start of *Your* policy
- h) any dispute about the imposition of statutory charges
- i) disputes between *You* and *Us*, *You* and other *Insureds* or *You* and *Your* Solicitor
- j) fines or penalties
- k) 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.

4. 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*.

5. 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 31.
And also, unless specifically agreed by Insurers:

1. In respect of unattended *Equipment* at unwardened sites, the first £150 and at warded sites, the first £100, of any malicious damage or theft claim.
2. Personal effects and personal property of members of the *Group*.
3. *Money*.
4. Generators, trimmers, 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.

2. Aircraft or aerial devices or articles dropped from them.

3. Storm, tempest or flood.

The first £100 of each and every claim. Subsidence, landslip and heave.

4. Bursting or overflowing of fixed fuel or water tanks, apparatus or pipes.

The first £100 of each and every claim.

5. Impact by any external moving object.

The first £100 of each and every claim.

6. Any person taking part in a riot, civil commotion or by any person of malicious intent.

The first £100 of each and every claim.

7. Theft or attempted theft.

The first £100 of each and every claim 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 first £100 of each and every claim.

THE PERILS:

9. Accidental damage to the *Contents* within the *Premises* stated in the *Schedule*.

WE WILL NOT PAY FOR:

- (a) Loss or damage or any proportion of loss or damage which *We* specifically exclude elsewhere under this section.
- (b) Loss damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.
- (c) Any amount over £1,000 in total for porcelain, china, glass and other brittle articles.
- (d) Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.
- (e) Loss or damage arising out of faulty design, specification, workmanship or materials.
- (f) Loss or damage from mechanical or electrical faults or breakdown.
- (g) Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.
- (h) The first £100 of every claim.

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 SECTION

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*.

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.

SPECIAL DEFINITIONS – LOSS OF REVENUE

Damage to *Buildings* or *Contents* means actual physical damage to *Buildings* 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.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 31.

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 31.

And also:

1. In respect of unattended *Equipment* at unwardened sites, the first £150 and at wardened sites, the first £100, of any malicious damage or theft claim.
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 of lenses of cameras, projection *Equipment* or associated *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 31.

And also:

1. More than £500 in respect of any one member or more than £200 in respect of any one item.
2. The first £20 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 of lenses of cameras, projection *Equipment* or associated *Equipment*.
8. *Mysterious Disappearance*.

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:

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.

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.

3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 31.

And also:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £3,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any of *the Group's* officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.
7. *Mysterious Disappearance*.

More than £150 any one person.

More than £1,000 any one safe.

IF YOU HAVE PURCHASED SHORT PERIOD MONEY COVER:

WE WILL PAY FOR:

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.

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.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 31.

And also:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £3,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any of *the Group's* officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.
7. *Mysterious Disappearance*.

More than £150 any one person.

Money Cover, Whole Counties/Regions Section - only covered if listed in the *Schedule*

WE WILL PAY FOR:

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.

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.

3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 31.

And also:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £3,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.
7. *Mysterious Disappearance*.

More than £150 any one person.

More than £1,000 any one safe.

Trailer Cover Section - only covered if listed in the *Schedule*

WE WILL PAY FOR:

All risks of physical loss or damage to any trailer which is not specifically excluded.

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.

-
- a) The reasonable cost of protection and removal of the trailer if disabled by any cause insured under this section, to the nearest repairers.
and
b) Delivery to *You* within the *Geographical Limits* after repair.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 31.

And also:

1. Loss or damage occurring whilst the trailer is being used other than for Scout or social, domestic and pleasure purposes.
2. Loss of use.
3. Mechanical or electrical breakdown or derangement.
4. Damage to tyres by punctures, cuts or bursts.
5. Loss or damage to contents of any trailer.
6. The first £100 of each and every claim.

More than the cost of transport to *Your* address.

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 31.

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.
-

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.

Motor No Claims Bonus Protection Cover Section - only covered if listed in the *Schedule*

MOTOR NO CLAIMS BONUS PROTECTION COVER

Risk Insured

Loss of or reduction in 'no claims bonus' and/or payment of any 'excess' or 'deductible' under a current Motor Insurance Policy arising from a claim made by a member of the *Group*, as declared on the *Group's* Motor No Claims Bonus Protection Proposal Form or Statement of Fact, having an accident in their own private motor vehicle whilst using it in connection with authorised Scouting activities in the *United Kingdom*.

WE WILL PAY FOR:

1) the difference between the actual no claims bonus if any earned on the renewal after the accident and the bonus which would have applied if the claim had not been made based on the scale of bonus and gross annual premium in force at the time of the accident

2) the amount of the excess or deductible provided a payment has been made, or would have been made in the absence of such excess, under the Motor Vehicle Insurance Policy in respect of the particular accident involved or

3) the sum of 1) and 2) above

WE WILL NOT PAY FOR:

More than the amount payable for loss or damage under the Motor Vehicle Insurance Policies or £250, whichever is the lesser

More than £150

More than £400 any one claim and in all, any one member or helper.

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. ELECTRONIC DATA EXCLUSION CLAUSE

This insurance does not cover loss or damage or any legal liability directly or indirectly arising from *Computer Viruses* or from erasure or corruption of electronic data.

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
Suites 10 & 10A The Quadrant
60 Marlborough Road
Lancing Business Park
Lancing, West Sussex, BN15 8UW.
Email: scouts@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.

PROPERTY RELATED LEGAL ADVICE CLAIMS

You can obtain telephone based *Property Related Legal Advice* on UK law. Please contact:

Unity Insurance Services
Suites 10 & 10A The Quadrant
60 Marlborough Road
Lancing Business Park
Lancing, West Sussex, BN15 8UW.
Email: scouts@unityins.co.uk
Telephone: 0345 040 7703

The *Property Related Legal Assistance* helpline service is not empowered to give advice on the admissibility of any *Claim* under the policy. If *You* wish to make a *Claim* or have a query about policy cover, *You* must contact Unity Insurance Services's Claims Department.

CLAIMS MADE

The *Property Related Legal Expenses* only covers claims notified to *Us* within the period of insurance stated in *Your Schedule*. Any *Claim* or potential *Claim* must be reported to Unity Insurance Services as soon as possible after *You* become aware of the situation.

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 write 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
Suites 10 & 10A The Quadrant
60 Marlborough Road
Lancing Business Park
Lancing, West Sussex, BN15 8UW.

If any dispute arises between us out of this policy the parties will attempt to resolve it by negotiation. In the event that We are unable to resolve the situation and You wish to make a complaint You can do so at any time by referring the matter to Complaints at Lloyd's.

Their address is:
Complaints
Lloyd's
One Lime Street
London
EC3M 7HA
Telephone +44 (0)207 327 5693
Fax +44 (0)207 327 5225
Email complaints@lloyds.com

Complaints that cannot be resolved by Complaints at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

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 FRM: 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*.

Glossary

Property related legal expenses

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.

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:

£25,000 *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 ⅝" 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 ⅝" 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 (1/4" 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 5cm 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!

Scout Property and Equipment Insurance

Policy document



Unity Insurance Services
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