

Select for Charities and Social Organisations

Your policy schedule

For:

South Norfolk Tree Warden Network

Prepared by: Ms Caroline Hopgood
Date: 03 May 2021

Introduction

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Please contact us if you spot any errors or have any questions.

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

1. Basic information

Who holds the policy and the dates it will be active

2. Statement of Fact

The statements that you must comply with in order for your cover to be valid

3. Our Understanding of You

The facts on which we have based this policy

4. Lines of cover applying

A list of the lines of cover

5. Noted interests

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

6. General notes

Notes on how we will apply the policy and manage your information

7. Claims contact information

The numbers to call if you need to make a claim

1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	South Norfolk Tree Warden Network		
Address:	28 Collingwood Close		
	Poringland		
	Norwich		
	NR14 7WN		
	United Kingdom		
Policy number:	XAO1220530373		
Terrorism policy number:			
Current year of cover:	11 July 2021	to:	10 July 2022
Period of cover:	11 July 2021	to:	10 July 2022
Premium (Incl. IPT):	£356.27		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Form Reference	MCOBCC03		

2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- If you have 1 to 1 interactions with children or vulnerable adults you must have told us about the nature of these interactions.
- You do not knowingly export products to the USA or Canada.
- You do not organise any events for more than 500 people at any one time.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

3. Our understanding of you

Your purpose:	To promote all things concerning trees such as planting and conservation.
Description of your services and activities:	Advising people on tree maintenance, referring and signposting to tree surgeons or agriculturalist if required. Advising people concerning boundary hedges. Advising people or parish council concerning planning permission where trees are involved. Writing reports for the Parish Councils. Planting bare rooted trees during autumn and winter time using hand tools only. All trees are planted on public owned land or in an aspect where the public can appreciate the tree. Work parties planting trees twice a year which involve around 12 volunteers using hand tools. Committee meetings six a year and a AGM. You are not responsible for any land. You have up to 10 Tree Wardens who hold named chainsaw certificates but use of chainsaws will be no more than 10 occasions per year.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£8,000.00
Total projected gross wage roll for the year:	£0.00
IMPORTANT:	If either of the above two figures have increased by more than 10% for the current year of cover, please contact us so we can update your policy.
Your last declared number of full time equivalent volunteers:	9
NOTE:	<ul style="list-style-type: none"> • Full time equivalent means; How many full time volunteers you would have, based on a 35 hour working week • If you have less than 35 hours a week from all of your volunteers, the above figure has been rounded up by us to 1

General conditions that apply to your policy:	
IMPORTANT:	
<p>You have confirmed to us that you comply with the Conditions listed below. If you become non-compliant with any of these Conditions you must tell us as it will affect your ability to claim under this policy.</p> <ol style="list-style-type: none"> 1. You are a UK based charity or not-for-profit organisation that uses its surplus revenue to achieve its published goals, and does not distribute the surplus to any employee, director, member or shareholder 2. You do not have a permanent base abroad, or transfer funds to, or carry out activities in any countries currently subject to Sanctions 3. You are not based in Northern Ireland 4. You are not part of a political, lobbying or campaigning group 5. Your organisation is not a Leisure Complex Facility, a Student Union, a National Park, a Credit Union or a member of the National Association of Special Schools 6. You have never been declined, cancelled, refused to renew or had special terms applied to 	

- any application of yours for insurance covering any aspects of the proposed Policy
7. None of your buildings insured under this policy have a thatched roof
 8. You risk assess all your key activities and job roles
 9. You abide by any rules, guidelines or advice that is given to you by any relevant authority, such as:
 - a Local Authority
 - the Health and Safety Executive, or
 - a national body that champions or governs your activities
 10. You keep a permanent record of your assessments, training and inspections
 11. Your total income is under £500,000
 12. Your total gross wage-roll is under £250,000
 13. You have not made claim over £1,000, or 2 or more smaller claims in the last three years

Further conditions that apply to your policy:

IMPORTANT:

Within each Part of cover in this schedule you may find further Conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these Conditions by Part of cover, you must tell us as it will affect your ability to claim under this policy.

4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Operative / Not Operative
Part A: Material damage	Not Operative
Part B: Business interruption	Not Operative
Part C: Works in progress – 'all risks'	Not Operative
Part D: Money	Not Operative
Part E: Computer	Not Operative
Part F: Public liability	Operative
Part G: Hirers' liability	Not Operative
Part H: Employers' liability	Not Operative
Part I: Libel and slander	Not Operative
Part J: Professional negligence	Not Operative
Part K: Financial and administration liability	Not Operative
Part L: Motor	Not Operative
Part M: Motor legal expenses and uninsured loss recovery	Not Operative
Part N: Inspection contract	Not Operative
Part O: Plant protection	Not Operative
Part P: Deterioration of stock	Not Operative
Part R: Personal accident	Operative
Part S: Business travel	Not Operative
Part T: Legal expenses	Not Operative
Part U: Terrorism	Not Operative

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excesses** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If you have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

Part F – Public liability

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Limit of indemnity:	£5,000,000

Excess	
Excess:	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	<p>Section 2 - Cover</p> <p>Section 2 a) is amended as follows:</p> <p>a) accidental Injury to any person other than an employee</p>
2. Communicable diseases - Public liability exclusion	<p>In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions:</p> <p>20. Communicable diseases</p> <p>The indemnity granted by this part shall not apply to any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:</p> <p>a) a communicable disease; or</p> <p>b) the fear or threat (whether actual or perceived) of a communicable disease</p> <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>For the purposes of this exclusion, 'communicable disease' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <p>i) 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</p>

	<ul style="list-style-type: none"> ii) 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 iii) 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. <p>This exclusion does not however apply in respect of</p> <ul style="list-style-type: none"> A) food or drink poisoning; or B) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement)
<p>Corporate Liability cover for migrating customers</p>	<p>Effective date: <<INSERT INCEPTION DATE>></p> <p>Corporate Liability (section 2B of part K) £1,000,000</p> <p>Including professional services £1,000,000</p> <p>Operative endorsement:</p> <p>1. The limit of indemnity applicable is as stated in special provision 2 of section 4.</p>

Part R – Personal accident

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover		
Category:	Insured Persons:	Operative Time:
C	Volunteers	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business

Excesses	
Excesses:	Not applicable

Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death			£10,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)			£10,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech			£10,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement			£10,000
5. Permanent Partial Disablement			£10,000
6. Paraplegia	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000 if 1 is £50,000 or more, otherwise £Nil
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000 if 1 is £50,000 or more, otherwise £Nil
8. Temporary Total Disablement			£100 per week
9. Temporary Partial Disablement	50% of 8	50% of 8	50% of 8
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

5. Noted interests

None currently noted

6. General notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

7. Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details																			
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336																		
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com																		
Money		Address:	Zurich Municipal Property Claims, Zurich Financial Services, PO Box 3303, Interface Business Park, Swindon, SN4 8WF																		
Works in progress																					
Public liability	Liability Claims	Tel:	0800 876 6984																		
Employers liability				Email:	fnlc@uk.zurich.com (New Claims)																
Personal assault under Money		Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)																		
Personal accident						Email:	zmflc@uk.zurich.com (Subsequent correspondence)														
Financial and administrative liability								Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)												
Professional negligence										Email:	zmflc@uk.zurich.com (Subsequent correspondence)										
Hirers liability												Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)								
Fidelity guarantee														Email:	zmflc@uk.zurich.com (Subsequent correspondence)						
Libel and slander																Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)				
Engineering insurance																		Email:	zmflc@uk.zurich.com (Subsequent correspondence)		
Engineering – Deterioration of stock																				Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)
Business travel				Email:	zmflc@uk.zurich.com (Subsequent correspondence)																
Motor	Motor Claims																				
		Email:	zmmotorclaimsoffice@uk.zurich.com																		
		Address	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW																		
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)																		

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. You can track open claims online at: <https://www.zurich.co.uk/municipal/existing-customers>

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.