

THIS SCHEDULE FORMS PART OF YOUR VILLAGE HALL INSURANCE POLICY

This schedule gives details of your premium, and identifies the sections of the policy document that you have chosen for your policy. Please also read your Summary of Cover document and refer to your Policy document for full details of your insurance cover.

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Policy Reference: BS 69316

Insurer:  ecclesiastical

Master Policy Number: 432103 Date of Issue 07/08/2025

Insured Name: Trustees FTTB of Barkway Village Hall

Hall Name *Barkway Village Hall*

Effective Date: 06/08/2025 Expiry Date: 05/08/2026

Business Description:

Risk Address: Barkway Village Hall
Cambridge Road
Barkway
ROYSTON
Hertfordshire
SG8 8BS

Village Hall

Premium Details:

Premium Net: £1,237.66
Insurance Premium Tax: £148.52
Administration Fee: £20.00

Total Payable:
£1,406.18

Property Damage Cover (Section 1): (*Indicates Cover supplied as standard with this policy)

Cover	Day One Declared	Sum Insured	
Buildings	£658,320	£724,152	Excess: £250
Buildings All Risks		Yes	Excess: £250
Subsidence		No	Not Insured
Underground Services		Yes	Excess: £250
*Greens and Playing Surfaces	£2000	£2200	Excess: £250
Playground Equipment (Including Liability)	Not Insured	Not Insured	
Contents (including Stock)	£32,613	£35,874	Excess: £250
<small>(Furniture, Fixtures and Fittings and All Other Contents, including Computer and Electronic Equipment and up to £5,000 for Property at fundraising and catering events, if applicable)</small>			
Contents All Risks		Yes	Excess: £250
*Defibrillator Cover (In addition to Contents Sum Insured)		£5,000	No Excess
Marquee (1)	Not Insured	Not Insured	
Marquee (2)	Not Insured	Not Insured	

Specified items: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)

	Day One Value	Sum Insured
Projector, sound equipment and electric piano	£8,500	£9,350
Theatre sound and lighting equipment	£20,000	£22,000
Curtains	£20,000	£22,000
CCTV	£1,500	£1,650

Items Specified that do NOT belong to the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)

	Day One Value	Sum Insured
	£0	£0

All Risks Items: items covered away from the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)

	Day One Value	Sum Insured
	£0	£0

General Cover

Sum Insured / Limit of Indemnity

Business Interruption (Section 2)

Loss of Revenue:	Not Insured
...Indemnity Period (Months)	N/A
Rent Receivable:	Not Insured
...Indemnity Period (Months)	N/A

Money and Assault (Section 4, Cover A): £0.00

Money and Assault (Section 4, Cover B):

Personal Accident (Section 5): None

Loss of Registration/Licence (Section 6, Cover 3): Not Insured

...Indemnity Period (Months) N/A

Public and Products Liability (Section 7): £10,000,000

Employers Liability (Section 7): £10,000,000

FULL TIME PAID employees if 3 or more 0

Reputational Risks (Section 8, Cover 1): £100,000

... (Section 8, Cover 2A): £25,000

Hirers Liability (Section 9): £2,000,000

Trustees' and Management Liability (Section 10, Cover 2), Retroactive date not applicable. £100,000 Excess: £250

Annual Income: £40,000.00 Final Day of Accounts: 31 Mar Period of Accounts: 12 Months

The trust deed, constitution or, charity charter allows you to have Trustees Indemnity Insurance

Your accounts have been examined by a suitably qualified independent person

You are not aware of circumstances or incidents where there is a reason for future claims

Legal Expenses (Section 11): £250,000 Excess: £250

Fidelity (Section 12): Not Insured

Terrorism Cover (Section 13): No

Discounts Applicable:

No claims Discount:	<u>Yes</u>
Loyalty Discount:	<u>Yes</u>
Long term contract:	<u>3 Year Long Term Agreement Selected - 5% Discount has been applied to your Net Premium (excluding Legal Expenses)</u>
Voluntary Excess:	Buildings: <u>Yes</u> Contents: <u>Yes</u>
CCTV Discount:	<u>Yes</u>
Auto Stop Cock Discount:	<u>No</u>

A discount has been provided as you have confirmed that all electrical circuits at The Premises are tested at least every five years by a qualified electrician and any defects found rectified immediately. If, in relation to any claim in respect of Damage to the Property insured caused by or resulting from fire and/or explosion, You have failed to comply with this, You may lose Your right to indemnity, or payment for that Claim.

Endorsements: (See Endorsements Appendix for Details)

AW082	Long Term Undertaking
AW088	Theft cover for defibrillators or resuscitation devices
C1008	Buildings Definition - Construction Amendment

Examined and Authenticated by Allied Westminster. This insurance is effective only if this Schedule is signed by an Authorised Signatory for Allied Westminster on behalf of Ecclesiastical Insurance Office plc (EIO).	Signature: 	Date:
		07/08/2025

Underwritten by, Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW
Authorised and Regulated by the Financial Conduct Authority.

Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.

ENDORSEMENT APPENDIX

Endorsements:

AW082 Long Term Undertaking

Period of agreement 06/08/2024 to 05/08/2027

The following Long term agreement applies and is confirmed on YOUR schedule which will show the discount in premium WE have allowed for the duration of the agreement

The policy remains an annual contract but YOU agree to offer to renew the policy at each renewal until the expiry date

WE may choose not to accept YOUR offer to renew and YOU are released from the agreement without penalty if WE do this or if WE cancel the policy

YOU will not incur penalties should YOU reduce the sums insured to match changes that occur or if YOU have to cancel the policy because you no longer own the PREMISES

Otherwise if YOU break the agreement once it is in force YOU will be liable to pay US the discount in premium WE have allowed in exchange for the agreement

AW088 Theft cover for defibrillators or resuscitation devices

Applicable to Section 1 Property damage

In respect of defibrillators or resuscitation devices on the ***premises*** exclusion (21) (i) is deleted

C1008 Buildings Definition - Construction Amendment

Following

- (a) disclosure by YOU of PREMISES where buildings (or parts of buildings) are not constructed of brick stone or concrete and not roofed with slates tiles metal concrete or asphalt or sheets or slabs composed of incombustible mineral ingredients and
- (b) acceptance by US of such buildings following YOUR disclosure of the construction

It is noted that the construction proviso contained within the BUILDINGS definition will not apply to those buildings

This amendment shall not apply to any buildings (or parts of buildings) where the construction has not been

- (i) fairly or accurately disclosed to US or
- (ii) accepted by US



Produced on: 07/08/2025

Statement of Fact

You have a duty to present to us a fair presentation of the risk, which you know or ought to know. This Statement of Fact is a record of information provided by you, and any assumptions made about you and/or your Organisation (see below for details).

We assume that you have conducted reasonable searches for all relevant information held within your Organisation (including that held by your Trustees/Officers and anyone who is responsible for your insurance). Information regarding the cover and sums insured that you have requested are included in the Policy Schedule and this Statement of Fact.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE SCHEDULE AND THIS STATEMENT OF FACT AND TELL US IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT ALL OR PART OF YOUR CLAIM(S) WILL NOT BE PAID.

If any changes in circumstances arise during the period of insurance, please provide us with full details. If you require a further copy of this Statement of Fact, please contact us.

Policy Number:	BS69316/432103
Effective Date:	06/08/2025
Insured:	Trustees FTTB of Barkway Village Hall
Hall:	Barkway Village Hall

Information Supplied about the Village Hall:	Outbuildings:	
Age Band of Property:	1921-1950	2000 Onwards
Construction Type:	Timber Construction with Slate/Tile/Metal Roof	Timber Construction with Slate/Tile/Metal Roof
Additional Details:	Hall - Timber frame and timber cladding with asbestos sheet roof. Built in 1926. Outbuilding - Timber shed, asbestos roof.	
Flat Roof Percentage:	No flat roof, or up to 20%	No flat roof, or up to 20%
Listed Building:	Not Listed	

Details of Previous Claims and Losses:
None

Do you fully comply with current Health and Safety regulations, and will continue to do so?	YES
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Are all electrical circuits at The Premises tested at least every five years by an approved contractor and any defects found rectified immediately?	YES
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Date of last electrical Inspection	16/08/2022
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Date next electrical Inspection due	16/08/2027
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Is the Organisation a Registered Charity?	YES	Charity Number:	272922
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Have you (in respect of cover to be provided) been refused insurance or had special terms imposed on any previous policies?	NO
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Does the current insurance policy have any special terms imposed or have any been imposed in the past?	NO
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Statement of Fact

Have you or any Trustees or Officers of the Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)?	NO
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Is the Hall (including any outbuildings) currently undergoing renovation or construction work, or will be in the next 3 years?	NO
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Has the Hall ever suffered from flooding or is it in an area with a history of flooding?	NO
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Has the Hall ever suffered damage as a result of Arson?	NO
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Has the Hall (including any outbuildings) or any adjacent property ever suffered from, or does it show any visible signs of damage from subsidence, landslip or ground heave?	NO
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Is the Hall (including any outbuildings) in a good state of repair, and will it be so maintained?	YES
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Is the hall in regular use at least once a month?	YES
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Do you own the hall?	YES
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We expect that the committee/trustees may organise certain activities such as coffee mornings, quiz nights, talks/speaker events, social evenings, and meetings. If the committee/trustees organise anything which is not mentioned below, and in particular anything involving high numbers of participants (over 1,000) or involving high risk activities such as: inflatable devices (bouncy castles), bonfires/fireworks, contact sports, or activities involving children and/or vulnerable adults who will not be supervised by a parent/carer, please contact our office as additional terms may be required in relation to such activities. Any high risk activity may not be covered unless listed below and agreed with insurers.

Organised activities, events, and functions in and away from The Hall:

Annual Barway Market Attended by up to 4,000 people - you must inform us before this event takes place each year - as cover is not automatically included for this event.

Is any part of the property including outbuildings let to a third party on a long term basis?	NO
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No part of the hall is let to a third party on a long term basis

Are you responsible for any playing fields, playgrounds or sports grounds?	NO
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The Village Hall Committee are not responsible for any playing fields.

Do you own a ride on Lawnmower?	NO
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Is the Lawnmower driven on public roads?	N/A
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Method of Heating that is used at the Hall?	Thermostatically controlled gas fired central heating and hot water radiators, along with one wall mounted electric panel heater in the kitchen/server.
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Do you have an external Key Safe installed?	NO
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Does the Hall have a lift, industrial boiler or wind turbine?	NO
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Have you achieved a Hallmark/Keystone Level?	NO
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An Employer Reference Number (ERN) is given to every business that registers with HM Revenue and Customs as an employer.

Do you have an ERN?	NO
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Employer Reference Number (ERN) ?	
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Reason for ERN Exemption?	NO PAID EMPLOYEES OR PAYMENTS UNDER THRESHOLD
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Date last rebuild cost assessment was carried out	05/08/2016
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