



# Service Select

## Policy Schedule

Insurer

**Ecclesiastical Insurance Office plc**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester GL1 1JZ, UK. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

FCA register number: 113848. Permitted business is general insurance.

You can check this on the FCA's register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

For Policy changes and enquiries telephone 01242 533749 or email  
[wilsons.commercial@towergate.co.uk](mailto:wilsons.commercial@towergate.co.uk)

For Claims please notify Towergate Wilsons as soon as possible on 01242 533748  
or email [wilsons.claims@towergate.co.uk](mailto:wilsons.claims@towergate.co.uk)

**Towergate Insurance**

Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ  
Tel: 01242 533749 Email: [wilsons.commercial@towergate.co.uk](mailto:wilsons.commercial@towergate.co.uk)

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd.  
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority

## Service Select

This Policy Schedule to be read in conjunction with the Policy Book

Please quote the Policy Reference in all correspondence

Policy Reference: CHAR01/MI03

Schedule for: **RA Association**

Main Policyholder: The Committee for the time being of RA Charitable Fund

Definition of Business: Regimental Charity

Next Renewal Date: 01 August 2017

Period of Insurance: 01 August 2016 to 31 July 2017

Date of issue: 05 July 2016

Risk location/postcode: HQ DRA, Artillery Centre, Larkhill, Salisbury, SP4 8QT  
(Please advise correct location/postcode if different)

Buildings construction – Standard (Brick, stone or concrete and roofed with slates, tiles, concrete, metal or asbestos)  
(Please advise full details if incorrect)

The following provides details of the cover provided under your policy. Please also refer to the Endorsement Section for any additional terms that may apply.

	Sums Insured	Policy Excess
<b>Section 1 – Property Damage</b>		
Cover is provided under Section 1A - All Risks unless stated otherwise by Endorsement. Where appropriate, each item details property specifically insured.		
1. General items, Fixtures, Fittings, Furniture, stock and all other property not otherwise insured	Nil	n/a
2. Bar Stock	Nil	n/a
3. Additional Bar Stock and/or Raffle Prizes	Nil	n/a
4. Sports Equipment	Nil	n/a
5. Glassware and China	Nil	n/a
6. Silver, Plate, Medals, Plaques, Trophies, Presentation Items and other Chattels not otherwise specified	Nil	n/a
7. Pictures, Paintings, Prints, Photos and like items	Nil	n/a
8. Band Instruments, Equipment and Uniforms	Nil	n/a
9. Band Instruments the personal property of Band Members	Nil	n/a
10. Specified General Items	Nil	n/a
11. Specified cash holding machines	Nil	n/a
12. Cash contents of machines	Nil	n/a
13. Tentage	Nil	n/a
14. Caravans or Trailers	Nil	n/a
15. Food Spoilage – see Cover Extension 3)	Nil	n/a
16. Cloakroom Cover – see Clause 16.	Nil	n/a
17. Buildings	Nil	n/a
<b>Section 2 – Encroachments</b>		
18. Direct risk	Nil	n/a
19. Spread of Fire risk	Nil	n/a
20. MOD contents	Nil	n/a
<b>Section 3 – Business Interruption/Loss of Earnings/Book Debts/Loss of Licence</b>		
21. Income	Nil	n/a
22. Increased Cost of Working	Nil	n/a
23. Loss of Licence	Nil	n/a
24. Book Debts	Nil	n/a
<b>Section 4 – Employee Dishonesty</b>		
25. OIC Account	Nil	n/a
26. Un-named Employees <i>– what about Sarah – what about Sarah??</i>	Nil	n/a
<b>Section 5 – Direct Debit Indemnity</b>		

27. Legal Liability Nil n/a

### Section 6 – Money and Assault

28. Item 1. Money other than described in Item 3 in transit or in a bank night safe until removed by a bank official, or at any location while You or any Employee is working there, or on The Premises during Business Hours, or on The Premises whilst contained in a locked Safe outside Business hours n/a Nil

Item 2. Money other than described by Item 3 on The Premises and not contained in a locked Safe:

i) during Business Hours when the room or premises are left unattended Nil n/a  
ii) outside Business Hours Nil n/a

Item 3. Stamped National Insurance Cards, crossed cheques and other items as Defined in Specification Item 3 in the Policy book Nil n/a

### Section 7 – Personal Accident

29. Total number of persons insured = Nil

### Section 8 – Employers Liability

30. Limit of Indemnity Nil n/a

### Section 9 – Public and Products Liability

31. Limit of Indemnity £5,000,000 \*\*\*

Events of a one off nature must be notified to Towergate Wilsons and may require additional premium. *Indemnity*

Excluding liability in connection with hazardous pursuits such as bouncy castles, bucking broncos and other fairground type activities unless specified below. See Policy wording for full details.

Excluding liability in connection with equestrian activities.

If you have any doubt as to what may need to be disclosed please contact Towergate Wilsons.

\*\*\* An Excess may apply in certain circumstances. Refer to the Policy Book for details.

## ENDORSEMENTS

### Endorsement

The cover under this Policy applies to all UK and Germany based Associations.

### Public Liability

Including liability in respect of:

- 01 All Branch business and social activities.
- 02 Branch fund raising activities.
- 03 Participation in activities organised by the RBL or other organisations
- 04 Liability other than incurred under Road Traffic Legislation in respect of:
  - a) 2 x 25 Pdr guns at Shoeburyness Branch
  - b) 25 Pdr gun at Scunthorpe Branch
  - c) 25 pdr gun, limber and Quad at Tynemouth Volunteer Branch

### Public Liability

- d) 25 Pdr gun at Isle of Wight Branch

### Terrorism - Non Operative

Please note that in addition to its other terms, conditions, exceptions or exclusions, the policy wording incorporates provisions which exclude or limit loss, damage or liability caused by acts of Terrorism. Additional Terrorism cover is available for the UK mainland. If you would like more information or a quote please contact us.

## End of Policy Schedule