

COMMERCIAL COMBINED INSURANCE CERTIFICATE

Policy Wording:	Property: Property Liability Wording AMT 06072016 / UKEPL12B1322 Liability: Property Liability Wording AMT 06072016 / UKEPL12B1322
Certificate Reference:	Property: HUB/010611 Liability: HUB/010611
Policy Number:	CS/CC/SS2096937
The Insured:	Cambridgeshire Ferret Welfare & Rescue Society
Business:	Other
Additional Business Information	Rescue and Re-homing of Ferrets, and Attendance at Third Party Events to Display Ferrets, Raise Awareness and for Fundraising Purposes
Correspondence Address:	25 the Oaklands, Swaffham, PE37 7EN
The Premises:	As stated in the schedule
Period of Insurance:	07 June 2018 to 06 June 2019 both days inclusive
Renewal Date:	07 June 2019
Insurer:	Property - AmTrust Europe Limited Liability - AmTrust Europe Limited
Operative Sections:	(‘Not Insured’ or £0 is shown on the schedule where there is no cover)
Premium:	£250.00
Terrorism Premium:	£0.00
Insurance Premium Tax	£30.00
Underwriting Fees	£25.00
Total amount due	£305.00

The Premises - 25 the Oaklands, Swaffham, PE37 7EN

Interested Parties

None

SECTION A MATERIAL DAMAGE

	<u>Sums Insured</u>	<u>Declared Value</u>
Buildings	£0	£0
Other Contents	£0	£0
		<u>Sums Insured</u>
Other Specific Property:		
General Stock		£0
Stock of Non Ferrous Metals		£0
Stock of Tobacco		£0
Stock of Wines and Spirits		£0
Target / High value Stock		£0
Glass and Sanitary ware		£0

SECTION B MONEY

SUB-SECTION 1 – MONEY

	<u>Limit any one loss</u>
1) Non Negotiable Documents (as defined in the policy)	£250,000
2 a) Money in the Premises outside Business Hours not contained in locked safes or strongrooms	Nil
2 b) Money in Your private residence or that of Your authorised directors, partners or employees or collectors	Nil
2 c) Money in the Premises outside Business Hours contained in locked safes or strongrooms	£0
2 d) Money in the Premises during Business Hours	£0
2 e) Money whilst In Transit or in a bank night safe	£0

SUB-SECTION 2 – ASSAULT

	<u>Compensation per person insured</u>
a) Death	£10,000
b) Loss of sight in one or both eyes	£10,000
c) Loss of or loss of use of one or both hands or feet	£10,000
d) Permanent Total Disablement	£10,000
e) Reimbursement of medical expenses (up to)	£100
f) Damage to clothing (up to)	£200
g) Temporary Total Disablement (per week)	£100

SECTION C

GOODS IN TRANSIT

	<u>Limit</u>
Property in Transit by Insured's vehicles and/or trailers and/or containers	NOT INCLUDED
Property in Transit by Road Hauliers	NOT INCLUDED
Property in Transit by Post and/or Parcel post and/or Rail	NOT INCLUDED

SECTION D

BOOK DEBTS

	<u>Sum Insured</u>
Outstanding Debit Balances	£0

SECTION E

LOSS OF LICENCE

	<u>Sum Insured</u>
Loss of Licence	£0

SECTION F

BUSINESS INTERRUPTION

	<u>Maximum Indemnity Period (months)</u>	<u>Sum Insured</u>
Gross Profit Declaration Linked	12 Months	£0
Gross Rentals	12 Months	£0
Additional Increase in Cost of Working	12 Months	£0

SECTION G

EMPLOYERS'S, PUBLIC AND PRODUCTS LIABILITY

	<u>Limit of Indemnity</u>
Employers Liability – Sub-Section 1	£10,000,000
Public Liability – Sub-Section 2	£5,000,000
Products Liability – Sub-Section 3	£5,000,000

SECTION H

FIDELITY

	<u>Sum Insured</u>
Fidelity	£0

SECTION I

ALL RISKS AWAY FROM THE PREMISES

	<u>Territorial Limits</u>	<u>Sum Insured</u>
Items as detailed by You and not specified separately below		

SECTION J

DETERIORATION OF STOCK

	<u>Sum Insured</u>
Deterioration of Stock	£0

Excesses

Section A – Material Damage - each and every loss	£250.00
Section A – Subsidence - each and every loss	£1,000.00
Section B – Money	£250.00
Section C – Goods in Transit	£250.00
Section D – Book Debts	£250.00
Section E - Loss of Licence	£250.00
Section F - Business Interruption	£250.00
Section G – Liability - each and every loss in respect of third party property damage	£250.00
Section H – Fidelity	£nil
Section I – All Risks Away From The Premises	£250.00
Section J – Deterioration of Stock	£250.00

Endorsements

700: Portable Heater Condition

It is a condition precedent to Our liability that no paraffin or portable electric or gas heaters or containers are used or stored on the Premises unless specifically agreed by Us prior to such use or storage.

703: Unoccupancy Condition - Replacing the Unoccupancy Condition detailed in the policy wording

It is a condition precedent to our liability under all policy sections that in respect of buildings or parts thereof which are or become unoccupied:

You will notify us immediately you become aware

- a) That a Building is empty; and
- b) Of any damage to the unoccupied Building even if such damage is not insured
- c) The buildings will be kept secure against illegal entry and all protective and locking devices and any alarm protection will be kept in effective operation with letterboxes sealed to prevent accumulation of mail.
- d) The buildings will be inspected internally weekly and any damage repaired immediately; A full record is to be kept & made available to insurers upon request.
- e) All services will be kept switched off at the mains (except electricity needed to maintain any fire or intruder alarm system).
- f) The water installation will be properly drained.
- g) All combustible contents, trade refuse and waste materials will be removed from the interior of the buildings and no accumulation of refuse and waste will be allowed in the adjoining yards or spaces owned by the insured.
- h) You will give us prior notice before commencing any renovation of the buildings and renovations will not be commenced without our prior agreement in writing.
- i) You will implement any additional protections we may require within the time scales specified.

706: Composite Panel Condition

It is a condition precedent to Our liability that in respect of all Buildings which have composite panels

- (a) any damaged composite panels must be replaced or repaired without delay
- (b) items such as battery chargers must not be suspended from composite panels
- (c) a hot work permit system must be in operation
- (d) all ductwork passing through composite panels must be sleeved in non combustible material
- (e) all wiring passing through composite panels must be encased in metal conduit and sealed with rubber grommets

707: Flat Roof Condition

It is a condition precedent to Our liability that any flat felted roof portion of the Premises shall be inspected at intervals not exceeding twelve months by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately. You must keep a copy of the invoice showing that the work has been undertaken.

713: Fire Proof Doors Condition

It is a condition precedent to liability under this policy that all fireproof doors and shutters will be kept closed except during working hours and will be kept in efficient working order

715: Tenanted Properties Condition

It is a Condition Precedent to Liability under this Policy that all tenants of Tenanted Properties or land hold their own liability policies in force, covering all of their operational activities and with a minimum Public Liability limit of indemnity of not less than hereon.

It is the responsibility of the Insured to check that such cover is in force.

717: Bona Fide Sub Contractors Condition

It is a condition precedent to liability under this Policy that all Third Parties engaged hold their own liability policies in force, covering the activities for which they have been engaged and with a minimum public liability limit of £2,000,000

It is the responsibility of the Insured to check that such cover is in force.

737: Restricted Perils Clause - Applies to Tents , Gazebos & temporary structures when outside the premises

Notwithstanding anything contained herein to the contrary the Insured perils granted by this Policy are limited to Fire, Lightning, Full Explosion and Aircraft only.

801: Theft - Forcible & Violent

This policy provides cover under the theft or attempted theft or malicious damage perils, only following forcible or violent entry or exit to the building

821: Zoo and Animal Condition - AmTrust

Zoo & Animal Park Conditions

It is a condition precedent to liability under this Policy that the Insured complies with the following:

Hand Washing

If an animal section is provided, hand washing facilities including soaps and paper towels must be provided and signs erected stating "Wash Your Hands After Touching Animals"

Parental / Carer's Information

Parents / carers of visiting children must be clearly informed, before entering animal contact areas, that:

- Touching or feeding farm animals can be a source of life-threatening infection, particularly in young children
- The only way to eliminate this risk entirely is for children to avoid contact with animals and their faeces
- It is the parent / carer's choice whether their child is allowed to touch or feed the animals
- It is the parent / carer's responsibility to supervise the washing of their children's hands immediately after leaving the animal contact area, before eating or drinking on the farm and after removing footwear
- Sanitising hand gels do not provide adequate protection alone. They are not a substitute for thorough handwashing but can be of value if used as an additional measure

E-coli outbreaks

Contact with animals, especially with ruminants, must be ceased at the earliest suspicion of an e-coli outbreak.

AMT: Endorsement to AmTrust Europe Limited Policy Wording

With immediate effect the regulatory information for AmTrust Europe Limited contained in your policy wording has changed.

Following the regime change from the Financial Services Authority (FSA) to the dual regulator Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) the correct regulatory information can be confirmed as follows:

AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, (registered No. 1229676) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189.

These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

CP20 - Stillage Condition

It is a condition precedent to Our liability that all Stock in Trade in basements or at ground floor level is stored on racks, pallets or stillages at least 10cm above floor level at all times.

CP3 - Daily Waste Condition

It is a condition precedent to liability that all combustible trade waste and refuse will be removed from the Buildings every night.

CP4 - Electrical Circuit Maintenance Condition

It is a condition precedent to Our liability that a current and valid electrical certificate has been issued for the Premises and that all electrical circuits will be inspected and tested once every three years by a contractor approved by the National Inspection Council for Electrical Installation Contracting (NICEIC) and that defects found will be remedied forthwith in accordance with regulations of the Institution of Engineering and Technology (IET), their certificate to be issued to, and retained by, You as confirmation.

L27 - Professional Services Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of breach of professional duty

Chapman & Stacey

Underwriting Agency

or wrongful or inadequate advice, whether a fee is charged or not.

STATEMENT OF FACT

Disclosure

Our acceptance of this risk is based on the information presented to us, which is detailed in the following Statement of Fact, being a fair presentation of your business including any unusual or special circumstances which increase the risk and any particular concerns which have led you to seek insurance. Please check this information and advise immediately if you feel this differs from the information you have presented to us. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, we may void the policy. Our continued acceptance is based on any changes from the original information presented being advised and accepted by us. A change in risk may allow us to avoid a claim or impose additional terms or conditions. If you are in any doubt about any of the above you should consult your insurance broker or advisor.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have never :-

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	No
b) been disqualified from being a company director?	No
c) had a County Court Judgement or Sheriff Court Decree?	No
d) been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or a spent conviction in accordance with the 'Rehabilitation of Offenders Act 1974'?	No
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a policy declared void or claim repudiated?	No

Business	Other
Additional Business Information	Rescue and Re-homing of Ferrets, and Attendance at Third Party Events to Display Ferrets, Raise Awareness and for Fundraising Purposes

The Business

Do you or any of your employees engage in the application of heat away from your business premises.	No
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles or processes involving a noise level in excess of 85db	No
Do you or any of your employees manufacture or sell products used in air or spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts or motor vehicles?	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract	No
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	No
Do you have less than 5 employees?	Yes
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	No
Do you record in document form the above risk assessments?	Yes
Do you have a formal safety-training plan for employees?	No
Do you have a document procedure for high-risk activities?	No
Are any goods derived from the far east?	No

The Premises

Approximate year of Construction?	0
Is the Premises Listed?	No
Are the premises fully occupied solely by the business and not vacant for more than 14 consecutive days at a time?	No
Please provide additional information in respect of the occupancy:	
N/a	
Are the premises occupied over night ie. Proposer/Manager living on site or 24hr Security?	No
Are the premises in an area which is free from flooding and at least 250 metres away from the nearest lake, river, canal or tidal waters?	Yes
Are the premises Free from and in an area which is free from any signs of subsidence, heave or landslip both now and in the past?	Yes
Are the premises, in a good state of repair?	Yes
Construction of the walls?	Brick

Construction of the roof?	Slate
Is any part of the roof flat?	No
Construction of the floors?	Wood
Are there any adjoining premises?	No
How is the premises heated?	Not Heated
Does the premises have Fire Extinguisher appliances or sprinklers installed to scale?	Yes
What type of fire extinguishers are in place?	Portable Hand Appliances to Scale
Does the premises have an Automatic Fire Alarm conforming to LPC rules?	No
Is any part of the premises a) subject to any contract with or let to students, any government department, local authority, housing association or other similar organisation, any person who is seeking but has not yet been granted asylum in the UK or, b) let with leases under 6 months?	No

The Security

Are all final exit doors fitted with 5 lever mortice deadlocks complying to BS3621?	Yes
Are all accessible windows, fanlights and skylights fitted with key operated locks?	Yes
Is the premises protected by roller shutters and/or grills to all external accessible windows?	No
Is the the entire frontage protected by shutters or grills?	No
Please state the type of alarm protecting the premises:	None
Do you have a CCTV system protecting the premises?	No
Please give details of any other protections to the premises such as a safe, smoke detectors, neighbourhood watch etc	

STATEMENT OF FACT

Employers Liability

What is your estimated annual wage roll paid to clerical employees?	£0
What is your estimated annual wage roll paid to clerical Principals?	£0
What is your estimated annual wage roll paid to manual Principals?	£0
What is your estimated annual wage roll paid to manual employees working at your premises?	£0
What is your estimated annual wage roll paid to manual employees working away from your premises including labour only subcontractors?	£0
What is your estimated annual wage roll paid to wages paid to woodworking machinists?	£0
What is your estimated annual wage roll paid to store, warehousemen or drivers?	£0
What is your estimated annual wage roll paid to other machine operators?	£0

Public / Products Liability

What is your estimated annual UK turnover for the next 12 months?	£999
What is your estimated annual United States or Canada turnover for the next 12 months?	£0
What is your estimated annual Rest of the World turnover for the next 12 months?	£0
What are your estimated annual payments to bona-fide subcontractors?	£0

Additional Information

The Society comprises approx. 55 members. In addition to the day-to-day activities of the members, there are up to 10 events per year, attended by a maximum of 20 members/volunteers.
There is supervised holding of the ferrets for attendees of all ages at the events.

Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you.	No
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COMPLAINTS

We aim to provide a first class service, however, if you feel the need to complain, or feel that we have not fulfilled our obligations; please follow our complaints procedure as set out below.

Primarily, please make contact with your placing broker detailing your complaint. If you are not satisfied with their response you can write to the Complaints Department of Chapman & Stacey Ltd. After this action, if you are not satisfied, you should address your complaint to underwriters directly (details available on request).

After this, if the complaint is still not resolved, you can approach the Financial Ombudsman Service who will consider your complaint if.

- We and the underwriters have provided you with written confirmation that our internal complaints procedure has been exhausted.

- Your business has a turnover of less than 1,000,000.

Referral to the Ombudsman will not affect your rights to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

CLAIMS

In the event of a claim please contact your insurance broker being sure to quote your policy number in all correspondence. If you are unable to contact your broker for any reason, please call Chapman & Stacey Ltd, on 01444 450600 to report the incident.

COOLING OFF PERIOD

You may cancel an insurance contract provided you have not made a claim under such insurance contract and we receive written confirmation of cancellation by post, fax or email within 14 days of the date the insurance is concluded. If you are able to and do cancel within such 14 day period, we will refund any premiums paid less any policy fee and premiums appropriate for the cover you have had.

LAW APPLICABLE

The parties to the Policy have the right to choose the law applicable to the Policy.

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

WHO REGULATES US?

Chapman & Stacey Ltd, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH is authorised and regulated by the Financial Conduct Authority. Our Register Number is 300047.

Our permitted business is as an insurance intermediary.

You can check this on the FCA's Register by visiting the FCA's website fca.org.uk or by contacting the FCA on 0800 111 6768.

ALTERATION TO STATEMENT

Any alteration to Statement of Fact take precedent over the information stated above.