

Policy Summary - Property and Equipment Insurance

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Policy document.

You should refer to your Policy for full details of the Sums Insured and Limitations.

Your **Insurer** is Certain Underwriters at Lloyd's of London.

Cover

The Policy covers any Unit, District, Division or County named as an **Insured** in the Policy Schedule, which is involved with or in connection with authorised Girlguiding UK activities (or as otherwise agreed with Unity Insurance Services) and within the **Geographical Limits** for which the Insurance was purchased.

Duration

The Policy provides cover for a 12 month period of Insurance unless shown differently on your Policy Schedule. It is renewable annually.

Buildings Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers 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:

1. Fire, lightning, explosion, earthquake, subterranean fire.
2. Aircraft or aerial devices or articles dropped from them.
3. Storm, tempest or flood (where flood has been specifically accepted by Insurers).
4. Bursting or overflowing of fixed water or fuel tanks, apparatus or pipes.
5. Impact by any external moving object.
6. Any person taking part in a riot, civil commotion or by any person of malicious intent.
7. Theft or attempted theft.
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.
10. Accidental breakage of Fixed Glass and sanitary fittings.
11. OPTIONAL EXTENSIONS (applicable only if indicated on the Certificate of Insurance) Destruction or damage caused by subsidence or heave of the site on which the insured Property stands or landslip.

Insurers 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.
- (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 complying with Government or Local Authority requirements.
- (d) Loss of rent receivable or payable in consequence of the

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Building(s) being uninhabitable following damage by an insured peril.

Specific Exclusions that apply:

Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed:

1. The first £100 of each and every claim.
2. Land, roads, pavements, piers, jetties, bridges, culverts, excavations
3. Caravans, trailers, railway rolling stock
4. Buildings in the course of construction or erection.
5. Subsidence, landslip or heave (unless specifically agreed by Insurers).
6. Damage to fences or gates.
7. More than £1,000 or 20 days' loss, whichever is the lesser in respect of 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.
8. Expenses of preparing a claim under this Insurance.
9. Additional costs of complying with Government or Local Authority requirements notified before the loss or damage occurred.
10. Additional costs which are not a result of any insured peril.
11. More than 12 months rent receivable or payable.

In cases where the perils of Subsidence Landslip or Heave cover is specifically agreed by Insurers to cover destruction or damage caused by subsidence or heave of the site on which the insured Property stands or landslip, Insurers will not pay for:

- a) Damage unless a proposal form has been received and cover confirmed in writing by Insurers.
- b) Damage caused or contributed to by the settlement or movement of made up ground.
- c) Damage caused or contributed to by coastal or river erosion.
- d) Damage occurring whilst the insured Property or any part of it is in the course of erection or undergoing demolition, structural alteration or structural repair.
- e) Damage where evidence of damage, erosion or fault existed prior to inception of this cover.
- f) Damage to the boundary fences / garden walls, patios and the like unless there is also damage to the main building arising from the same cause.
- g) The first £1,000 each and every loss.

Contents Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers 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 below:

1. Fire, lightning, explosion, earthquake, subterranean fire.
2. Aircraft or aerial devices or articles dropped from them.
3. Storm, tempest or flood.
4. Bursting or overflowing of fixed fuel or water tanks, apparatus or pipes.
5. Impact by any external moving object.
6. Any person taking part in a riot, civil commotion or by any

person of malicious intent.

7. Theft or attempted theft.
8. Collapse due to weight of snow and/or ice.
9. Accidental damage to the Contents within the Premises stated in the Schedule
10. All risks of physical loss or damage to training and camp Equipment whilst in transit to or from camps.
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 Unit.

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £350 of any malicious damage or theft claim in respect of unattended Equipment at unwardened sites and £300 in respect of unattended Equipment at wardened sites.
2. Personal effects and personal property of members of the Unit.
3. Cash, bank notes, cheques, travellers' cheques, securities or documents of any kind.
4. Generators, strimmers, mowers and other fuel operated machines unless specifically agreed by us as insured.
5. Cameras, air rifles, archery Equipment, 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 sit-on and ride mowers, aircraft or watercraft, which are mechanically propelled.
7. more than £2,000 in respect of any one tent, marquee or musical instrument or £1,000 in respect of any one other item unless specified in the Schedule.
8. more than £250 in respect of temporarily loaned items of Contents and Equipment unless specifically agreed and endorsed on the Schedule.
9. Trailers and marine and associated Equipment whilst not contained in the Buildings at the Premises.
10. Property more specifically insured elsewhere.
11. Mysterious Disappearance
12. Subsidence, landslip and heave.
13. The first £100 of each and every claim.
14. The first £500 of each claim relating to permanent campsite Contents and Equipment.
15. Loss or damage or any proportion of loss or damage which Insurers specifically exclude elsewhere under this section.
16. loss damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
17. Any amount over £1,000 in total for porcelain, china, glass and other brittle articles
18. Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost
19. Loss or damage arising out of faulty design, specification, workmanship or materials
20. Loss or damage from mechanical or electrical faults or breakdown
21. Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light
22. Loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination
23. The first £100 of every claim
24. More than £200 in respect of damage to camping equipment whilst in transit to and from camp.

All Risks Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers 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. Insurers will also cover costs necessarily incurred for replacing locks to safes, external doors and alarms of the Building(s) stated in the Schedule following loss of the keys by You or any permanent member of the Unit.

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £350 of any malicious damage or theft claim in respect of unattended Equipment at unwardened sites and £300 in respect of unattended Equipment at wardened sites.
2. Personal effects and personal property of members of the Unit.
3. Money.
4. Vehicles, ride-on mowers, aircraft or watercraft which are mechanically propelled.
5. More than £2,000 in respect of any one tent, marquee or musical instrument or £1,000 in respect of any one other item unless specified in the Schedule.
6. Trailers and marine and associated Equipment whilst not contained in the Buildings at the Premises.
7. 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.
8. Scratching of lenses of cameras, projection Equipment or associated Equipment.
9. Property more specifically insured elsewhere.
10. Mysterious Disappearance.
11. Loss or damage from mechanical or electrical faults or breakdown.
12. Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light
13. More than £200 in respect of costs necessarily incurred for replacing locks to safes, external doors and alarms following loss of keys as stated in the schedule.

Personal Effects Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers 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 Unit whilst in their possession during authorised Girlguiding UK Activities within the United Kingdom, including Organised Transit to and from these activities.

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. More than £400 in respect of any one member or more than £200 in respect of any one item.
2. The first £15 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.

Money Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

If you have purchased annual cover, Insurers will pay for:

1. Loss of Money which is Your property or held in trust by You for which You are responsible, resulting from any cause not excluded whilst anywhere within the Geographical Limits stated in the Schedule, during the period of insurance.

2. Loss or damage to the clothing or personal effects of any member(s) of the Unit 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.

If You have purchased Short Period Cover, Insurers 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 maximum 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 Unit as a result of any other person stealing or attempting to steal Money insured under this section.

If You have purchased Whole Counties / Regions Cover, Insurers will pay for:

1. Loss of Money which is the property of any Girlguiding UK Unit within the Girlguiding UK County or held by them in trust, for which they are responsible, resulting from any cause not excluded, 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 any Girlguiding UK unit, within the Girlguiding UK 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.

Specific Exclusions that apply:

If You have purchased any Money Cover Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed by Insurers:

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 limit 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 Unit's officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.
7. Mysterious Disappearance.
8. More than £150 for any one person.
9. More than £1,000 in any one safe.

Cancellation and Abandonment Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers will pay for your net ascertained loss of expenses and/or commitments sustained or incurred by you up to the maximum insured value shown in the Policy Schedule, 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.

Specific Exclusions that apply:

1. The first £50 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.

(f) Insurers 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.

Detailed below are significant and unusual **limitations** to your insurance:

It is essential that this insurance is in force prior to fourteen days before the beginning of the event.

You must declare at the date of signing the proposal form that you know of no reason why the event(s) should not take place.

Trailer Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers will pay for all risks of physical loss or damage to any trailer which is not specifically excluded. Cover applies anywhere in the British Isles. 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.

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. Loss or damage occurring whilst the trailer is being used other than for Girlguiding UK 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.

7. Not more than the cost of transport to Your address stated in the Schedule.

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

The main features and benefits of the Insurance are:

Insurers 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 the sum of 1 and 2 above up to but not more than £400 any one claim and in all, any one member or helper.

Specific Exclusions that apply:

Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed by Insurers: More than the amount payable for loss or damage under the Motor Vehicle or more than £400 any one claim and in all, any one member or helper.

Small Watercraft Cover Section – only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers will pay for all risks of loss or damage other than those excluded in this section or in the General Exclusions to Small Watercraft and Marine Accessories and Equipment.

Specific Exclusions that apply:

- 1 Craft exceeding 24 feet / 7.31 Metres length over all
- 2 Jet skis, kite surfers, rafts, speedboats, multihulls and any craft powered by an engine of more than 50HP.
- 3 Legal liability
- 4 Any amount in excess of £500 for any one outboard motor or £500 for a sailboard and £2,500 for any one craft or item of Marine Accessories And Equipment.
5. Loss of use.
6. Mechanical or electrical breakdown or derangement
7. Damage to tyres by road punctures, cuts and bursts
8. Theft of outboard motors whilst left unattended unless secured by an anti theft device in addition to the normal method of attachment.
9. Theft of sail board unless stored inside enclosed building.
10. Theft of trailer or vessel kept on trailer unless the trailer has been immobilised or securely locked by an anti theft device whilst left unattended.
11. Loss or damage to Watercraft while in transit by road.
12. The first £100 of each and every claim

General Exclusions

Applicable to all sections:

1. Wear and Tear
2. Loss from Motor Vehicles
3. Radioactivity
4. War
5. Sonic Bangs
6. Terrorism
7. Riot and Civil Commotion in Northern Ireland
8. Seepage and Pollution
9. Computer, software, hardware damaged by any form of virus, hacking or programming error

Conditions

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and Insurers are free to choose the legal system that will apply to this insurance. Unless Insurers specifically agree to the contrary, this insurance will be subject to English law.

It is your responsibility to keep the Sums Insured at the level that represents the full value of the Property insured. In the event of Under-insurance, Insurers liability shall not exceed the proportion of any loss or damage which the Maximum Insured Value bears to the full cost of rebuilding in its present form for each of the Building(s). If the Maximum 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 Maximum Insured Value bears to the actual value.

Security Requirements

In order for Insurers to provide cover there are minimum levels of security that must be in effect at the premises. These protection requirements are listed in the Policy Wording and MUST be complied with by all Units who insure their Buildings, Contents, Equipment or Watercraft under the Girlguiding UK Property and Equipment Insurance (except where variations are agreed with Us). They are common sense practical requirements which are not intended to hinder Your application for cover but are to help You avoid unnecessary losses.

Possible Security Requirement Alternatives

Whilst the protection requirements, once implemented, will offer a high degree of security, some Buildings may be impractical to secure in this way. If You cannot comply with the requirements but feel that Your alternative is as affective, You should consult Your local Crime Prevention Officer and submit his comments, together with photographs of Your building, for Our consideration.

Claims Procedure

You must advise Unity Insurance Services of any event likely to give rise to a claim. You will find their contact details in the policy wording.

Cancellation Rights

Insurers may cancel this Group Policy by sending 30 days notice to the Policyholder at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

Complaints

Insurers 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 Insurers 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 any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services. Contact details are:
Lancing Business Park
Lancing
West Sussex, BN15 8UG.
Telephone: 0845 0945 704
Facsimile: 01903 751044
E-mail: guiding@unityins.co.uk

Commercial customers: in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's. Their address is:
Policyholder and Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA.
Telephone +44 (0)207 327 5693
Facsimile +44 (0)207 327 5225
E-mail complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsofen Street, London E1 8BN) and on their website (www.fscs.org.uk).

Lloyd's

This Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check the Financial Services Authority's Register by visiting the Financial Services Authority website www.fsa.gov.uk/register or by contacting the Financial Services Authority on 0845 606 1234.