



Unity Insurance Services

**Property and
Equipment
Insurance**



Girlguiding UK
girls in the lead



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Unity Insurance Services

SIMPLE INSURANCE SOLUTIONS FOR GIRLGUIDING UK

Unity Insurance Services has specialised in providing insurance to the youth sector for over 80 years. In that time, we have learned a thing or two about the needs of our clients. We are delighted to offer our services to Girlguiding UK.

Our products have been developed just for Girlguiding UK members, to provide the very best cover, for the best value. All your insurance needs are now available through one source, developed by us with sympathetic insurers who support your movement and understand what you are all about.

GIVING YOU ALL THE HELP YOU NEED

We understand you have busy lives and so you need your insurance in one place, arranged in a simple way. We will provide you with a friendly personal service, your own dedicated Account Handler who will be at hand to discuss all your insurance needs, and will help you to obtain the most cost effective cover. We understand how hard you have worked to acquire your assets and appreciate that you will want the best protection possible.

OUR PRODUCTS

The Guiding insurance products have been designed to provide a menu of options in plain English. They offer ideal solutions to, often confusing, problems.

This booklet contains details of the following insurances:

- Buildings cover
- Contents cover, including UK wide camp cover for equipment
- All risks cover
- Personal effects cover
- Money cover
- Small watercraft cover
- Trailer cover
- Cancellation and abandonment cover
- Private vehicle (loss of no claims discount) cover

Once you are happy that an option meets your needs, please fill in a proposal form and return it to us at Unity Insurance Services, Lancing Business Park, Lancing, West Sussex BN15 8UG.

We will then quickly process the application for you.

We also have specialist products for travel, marine, minibus, shop/depot and miscellaneous motor vehicles. Details are available upon request.

We hope that this booklet answers any questions you may have, but please feel free to contact us for further information:

Telephone: 0845 0945 704

E-mail: guiding@unityins.co.uk

Website: www.guidinginsurance.co.uk

**Post: Unity Insurance Services, Lancing Business Park,
Marlborough Way, Lancing, West Sussex BN15 8UG.**

Buildings Cover

Whatever the size or type of building you own, it is important to you and important to us too! It may be simply a garden shed next to the Church hall, where you store your equipment, or it may be a multifunction activity centre. Whichever it is, you need an insurance policy which recognises the particular risks you face.

Unity buildings insurance is backed by Lloyd's of London and provides unique levels of protection for buildings occupied by guiding units. The basic cover includes loss or damage by fire, break-in, storm and vandals, with low excesses and few restrictions. Just look at these valuable extra protection benefits:

- No restrictions on how you use your building
- Cover applies even when you hire out the building to others
- Impact damage caused by any external moving object
- Water damage due to burst pipes, water tanks or equipment
- Damage due to escape of heating fuel oil
- Accidental breakage of fixed glass and sanitary fittings
- Accidental damage to underground services (pipes, sewers, cables)
- Loss of metered water
- Loss of rent payable or receivable.

In addition, should the unthinkable happen, the costs of clearing the site, employing Architects', surveyors and associated legal fees would also be met.

It doesn't stop there. Cover also applies to any boundary walls, gates and fences associated with the building.

Optional extensions may be available for additional perils such as flood or subsidence.

See our 'Useful Information' section for tips on building insurance.

Cover will be subject to compliance with basic security requirements. Please see 'Protection Conditions' in the Legal Information section.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Contents and/or Equipment Cover

At Unity Insurance Services, we do not believe in the 'one size fits all' approach to insurance. Our contents and equipment product offers the similar high levels of protection found throughout our range, but with added benefits.

Contents cover includes all risks of loss or damage whilst in transit.

Contents cover extends, automatically, to insure camping equipment in use within the UK.

Camping equipment is even covered whilst left unattended at camp.

'New for old' cover on most items.

Accidental loss/damage cover on contents within the premises.

Cost of replacing locks following the loss of keys.

For most guiding units, the contents and/or equipment product offers the most cost effective way of insuring your possessions, and annual premiums start from as little as £52.50!

Cover will be subject to compliance with basic security requirements. Please see 'Protection Conditions' in the Legal Information section.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



All Risks Cover

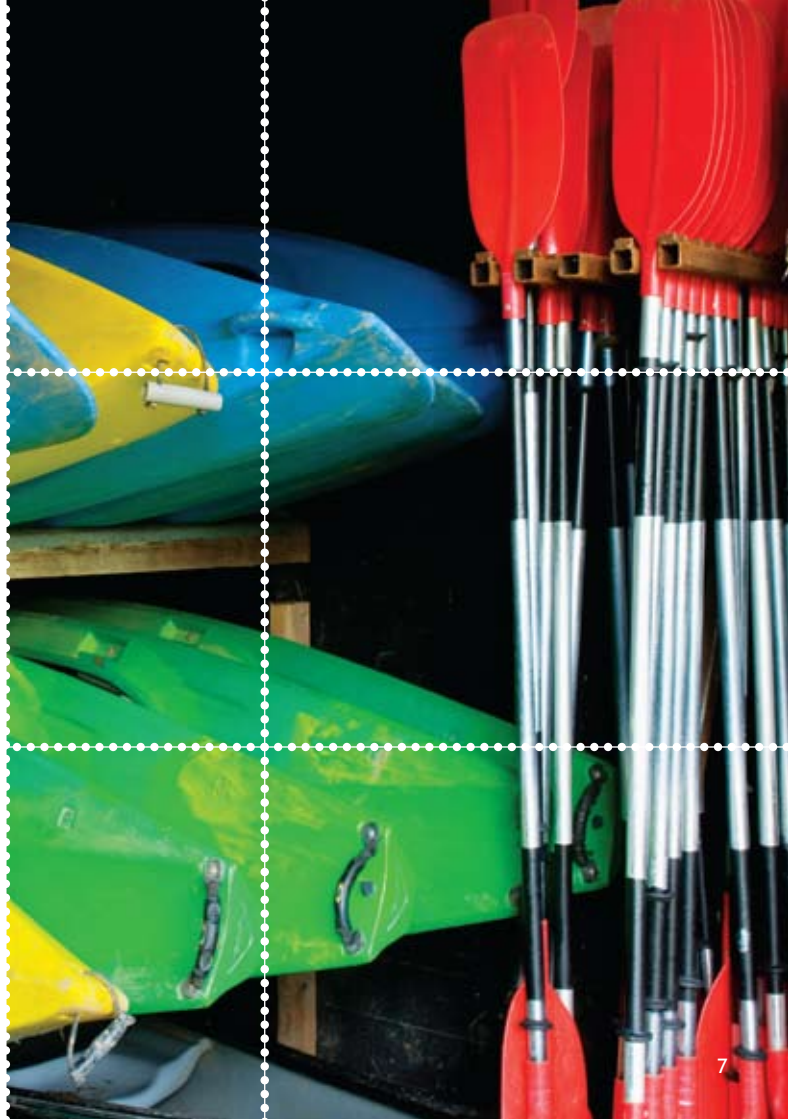
Some guiding units may not be lucky enough to have their possessions under one roof, relying on Leaders and helpers to store items in their own house, garage or outbuildings. Or maybe you are lucky enough to own specialised equipment such as computers or specialist activity equipment. If that is the case, the all risks product may be more suitable. It offers broader and even more flexible options than the contents and/or equipment product, with a range of further options which include:

- Cover for equipment loaned out to other guiding units or Scout Groups
- European cover as standard on all equipment
- Option for covering audio visual and specialised equipment
- Option for covering items hired or loaned out to Schools, youth clubs etc
- Short period option for items which you may hire in for camps, fetes etc.

Our flexibility means that you can mix and match the contents and/or equipment product and the all risks product to suit your guiding unit's individual needs. Please see 'Which to Choose' in the 'Useful Information' section later in this booklet.

Cover will be subject to compliance with basic security requirements. Please see 'Protection Conditions' in the Legal Information section.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Personal Effects Cover

Whilst many homeowner insurances will cover certain items of personal effects carried by family members, there are usually limitations. Typically, cover will exclude personal effects whilst unattended. So, personal items left by Girlguides in tents whilst at camp, would not be insured.

Even a humble pair of trainers may cost a Leader or Guide's parent a significant amount and Unity Insurance Services has experience of such items being stolen.

For these reasons, we offer an excellent product designed to cover all members of the guiding unit, whilst attending Guiding activities, including weekly meetings and camps. Features include:

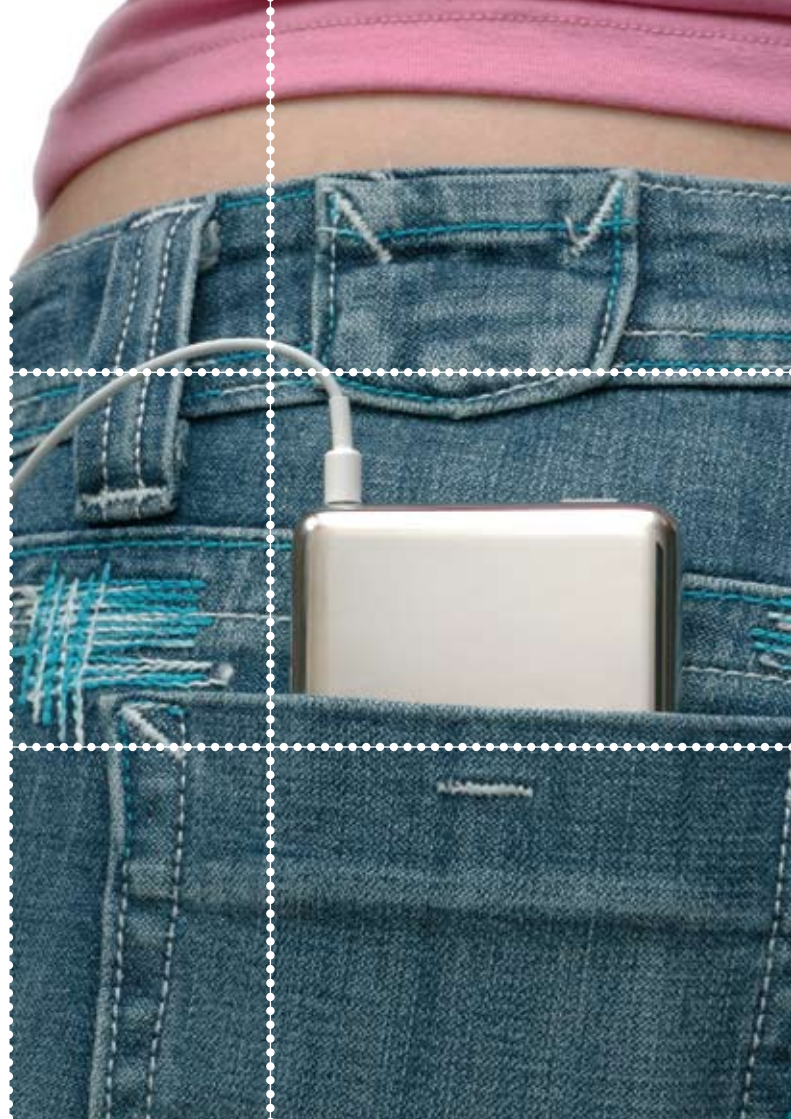
- Individual cover limits (allowing for claims from several members during the period).
- Wide definition of 'personal effects' includes baggage and sports/activity equipment.

Cover includes organised travel to/from activities.

When added to any building, contents and/or equipment or all risks policy, the personal effects product costs just £30.00 per unit, per year.

A short period option is available.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Money Cover

Fund raising can be an enjoyable activity. However, no matter how much fun is had at the guiding unit's annual summer fete, you and we know only too well how much hard work took place to make the day possible! What would you do if your hard earned funds were lost or stolen?

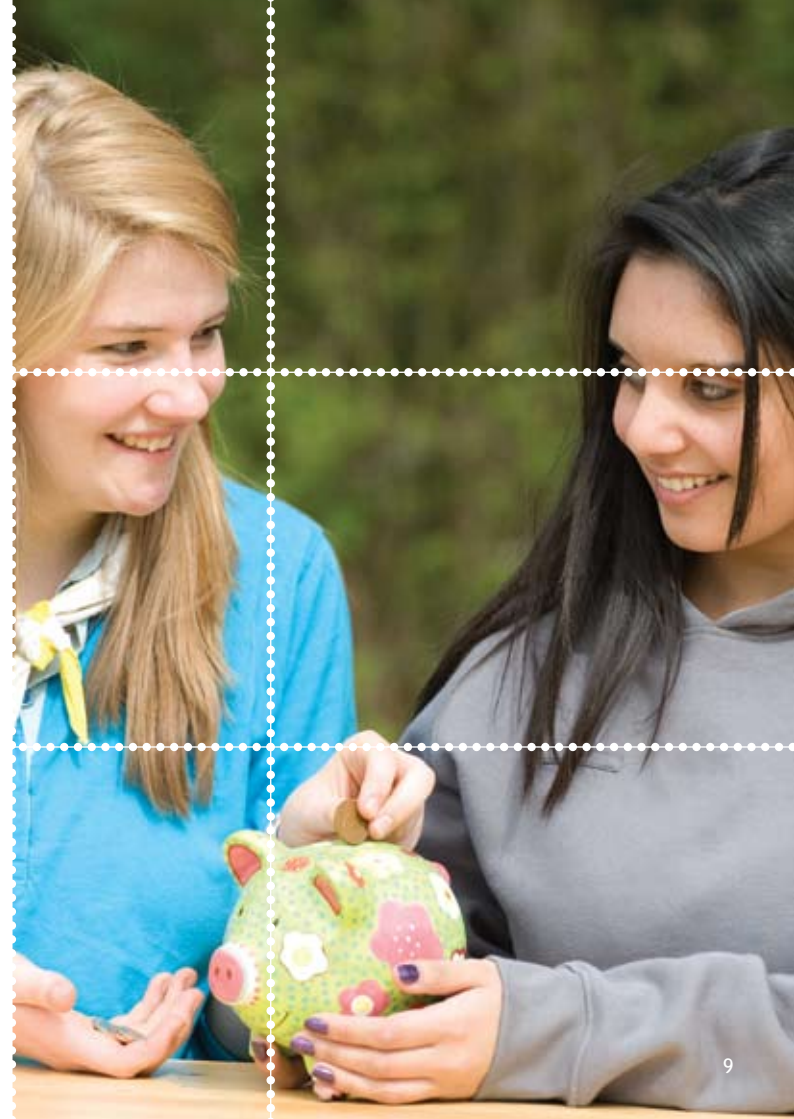
With premiums starting from as little as £10.00 per year, you can protect your guiding unit from such a financial loss. Flexible options include:

- Standard annual limits of between £700 and £3,000 with higher options available
- Short period events cover.

This 'Gold Standard' cover includes such features as:

- Loss of money whilst unattended
- Damage to clothing of any official resulting from theft or attempted theft
- Loss of or damage to any safe containing money, caused by thieves.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Cancellation and Abandonment Cover

As stated in the paragraph relating to money insurance, Unity Insurance Services is well aware of the amount of effort required to organise and stage events such as fetes, jumble sales and family days. In addition to the hard work, many events involve considerable financial outlay. This may include:

- Payments for publicity
- Hire of marquees and other equipment
- Purchase of perishable goods such as foodstuffs
- Venue hire
- Printing costs for tickets.

How would your guiding unit fare if the event or activity had to be cancelled or, once started, abandoned?

Some of your outgoings might be recoverable, but much of it would not. Instead of a healthy return on the event, you could be facing a financial disaster!

Cancellation and abandonment insurance offers the perfect safety net. At a stroke, you can protect your guiding unit from incurred financial loss due to such things as:

- Event site unavailability
- Inclement weather
- The effects of (for example) foot and mouth disease.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Trailer Cover

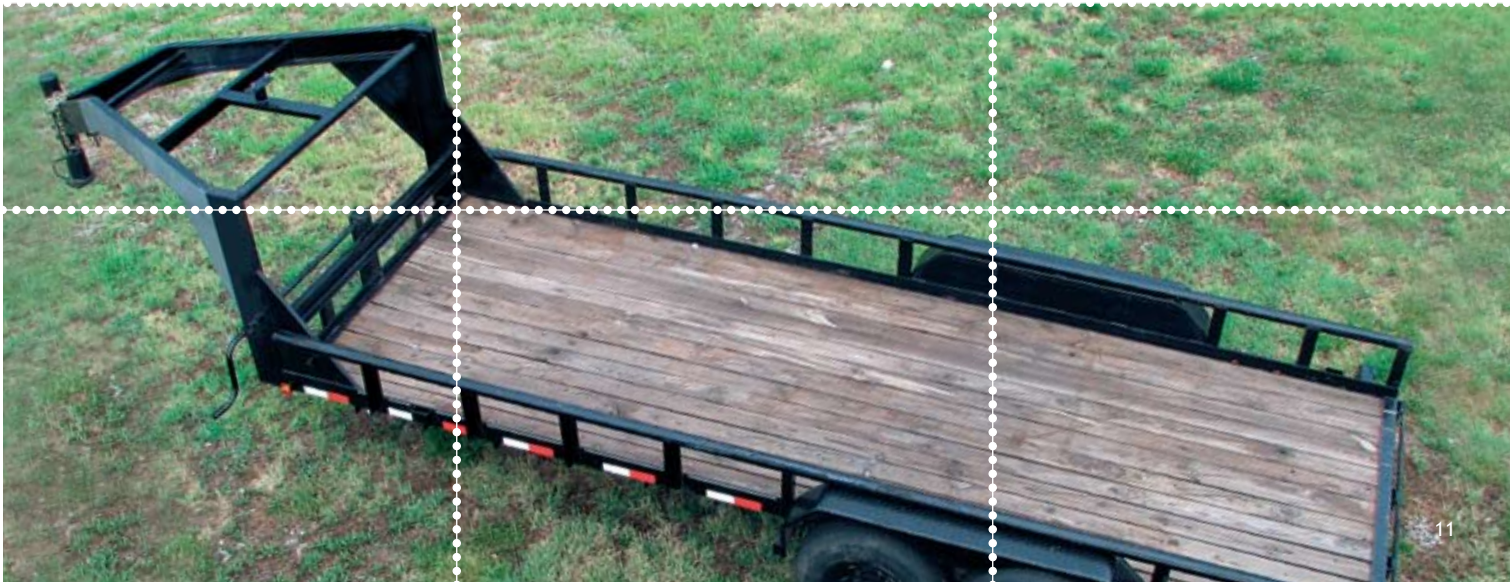
The days when guiding units could rely on a good samaritan with a lorry or van, to transport their equipment to camp are getting fewer. Many guiding units now use trailers as transport, both for camps and activities and for such mundane tasks as jumble collection.

Trailers have a very high value on the second hand market and, as such, are attractive to thieves.

Unity Insurance Services' trailer insurance provides cover for:

- Physical loss of or damage to your trailer
- UK wide cover with up to 30 days continental use
- Cost of recovery to a repairer following damage
- Cost of delivery back to you following repair
- Use on all Guiding activities
- Use for social, domestic and pleasure purposes.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Private Vehicle (loss of no claims discount) Cover

Running any motor vehicle is a very expensive business these days, and few guiding units could function without a supply of ready volunteers, willing to use their own vehicles for a variety of transport tasks. Especially valuable might be those with a tow bar capable of towing the guiding unit's trailer!

The vast majority of volunteers do not claim any financial recompense for fuel used or for wear and tear on their vehicle. How upsetting, then, to find that, following a minor accident whilst on a Guiding activity, a leader is out of pocket due to a reduction in no claims discount applicable to their next renewal.

It is now possible to provide a degree of protection to guiding unit members under a policy which will:

- Pay for a reduction in or loss of a no claims bonus benefit
- Pay towards any excess contribution called for under a motor policy arising from the use of a private vehicle on Guiding activities within the UK.

With a premium of just £3.00 per insured driver, this is an excellent opportunity to safeguard your volunteers from unwarranted expense.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



Small Watercraft Cover

For those guiding units who operate a limited number of small watercraft, this product offers a simple way of protecting those assets from the particular risks that they face. This is available for:

- Power, sailing and pulling craft under 7.31 Metres (24 Feet) in length
- Canoes
- Sailboards
- Associated equipment, including outboard motors.

Cover applies whilst the vessels are used on UK inland or coastal waters and is, essentially, on an all risks basis.

Further details of the cover are provided in the Keyfacts document in the Legal Information Section.



USEFUL
INFORMATION



BASIS OF COVER

With few exceptions, cover is based on replacement or repair of the lost or damaged item to a condition equal to, but not better than, its condition when new. In many cases, insurers will source and arrange for delivery of a replacement for the lost goods, at their expense, saving you the bother of getting quotes and arranging for purchase.

APPLYING FOR COVER

Please complete the relevant proposal form(s) for the cover(s) required and return them to Unity Insurance Services at the address provided. Do not send any payments at that stage. We will send you a formal quotation and offer of cover and, if this is acceptable to you, please send the payment in good time for the cover commencement date. Upon receipt, we will issue the certificate of insurance and policy document.

Due to the variations in building style, size, location etc., we would ask that, in addition to the proposal form, you complete the risk survey form. When submitting this form, please also supply some general view (interior and exterior) photographs of the building. If it is more convenient to you, these can be submitted electronically via e-mail. These will be used to obtain an individual, personal, quotation from Underwriters. If you do not send photographs you will receive a quotation but it may be more costly than it needs to be.

It is essential that the sum insured for the building represents the present day rebuilding cost and this should be confirmed by a Valuer, Surveyor, or Builder. Appropriate allowances should be made for additional risk elements such as asbestos (see information later in this booklet) and for such things as fees, VAT and rent (where appropriate). Starting with the right value is essential. Once cover commences, we will make sure that the values are adjusted in accordance with the appropriate indices.

HIRING OUT YOUR BUILDING

Many guiding units will be tempted to hire out their Headquarters as a source of fundraising. In principle and practice this may be a good idea as it can yield significant financial returns as well as improving security. An occupied building is less prone to vandalism.

Your potential liability as property owners is covered under Girlguiding UK's Liability Policy. However, you should make potential users aware that they too have responsibilities.

Any equipment brought onto your premises by, say, a playgroup, would remain their responsibility. If such equipment were faulty and subsequently caused injury to a Guide, the Guide's parent could sue the playgroup.

For regular users of your premises, particularly other organisations, it is advisable to have a written formal agreement. This need not be complicated and Unity Insurance Services can provide a model form which you can adapt.

Remember, your property damage policy has a small excess. Anyone who obtains permission to use your guiding unit's "home" should be prepared to (and be capable of) paying for minor damage caused by their use.

ASBESTOS WITHIN THE CONSTRUCTION OF THE BUILDING

It is widely recognised that asbestos fibres suspended in the air can cause serious illness if inhaled. Should your building be unfortunate enough to suffer a fire it could result in asbestos exploding and scattering fragments over a large area. In previous cases of this kind Local Authorities have forced youth groups to employ specialist contractors to remove the debris and in some cases to remove the contaminated topsoil from the entire site.

This can be a very costly exercise.

We would therefore suggest that you approach your Local Authority for advice and guidelines. If it seems likely that you will incur additional expenses to comply with Local Authority requirements in the event of the building being damaged, it would be advisable to contact a local demolition firm for an

estimate for such work to be carried out. Having obtained an estimate you should then include that sum in your building insurance.

If you wish to discuss this further please feel free to contact Unity Insurance Services on 0845 0945 704.

VALUE ADDED TAX

It is important to ensure that declared sums insured should be adequate to cover rebuilding costs. Allowance must be made for the effects of inflation during the policy year and rebuilding period. You should also provide for normal VAT not recoverable in the case of partial exemption status.

Although the 1989 Finance Act states that new constructions and total rebuilds in respect of domestic buildings or buildings used for relevant charitable purpose will remain zero rated, partial rebuilds will, however, continue to remain subject to standard VAT rating.

It is possible that in extreme circumstances the repair of a building could equal the cost of a total rebuild. Accordingly, to avoid the problems of under-insurance, it is recommended that sums insured be increased by the proportion of VAT not recoverable by individual guiding units.

WHICH TO CHOOSE - CONTENTS/EQUIPMENT OR ALL RISKS

The Guide Property and Equipment Contract provides the means of protecting a wide variety of Guide property in one easy package.

We have tried to keep the terminology and structure as simple as possible within the bounds of the need to provide comprehensive information on what can be insured and how. However, many guiding units find it difficult to decide whether to insure equipment etc, under the Contents/Equipment section and/or under the All Risks section. To assist with making that decision, we offer the following additional comments.

The Contents/Equipment section and the All Risks section provide alternative means of insuring contents and equipment. Both sections have their merits and demerits. We cannot, therefore, advise you which section to use in a leaflet such as this, as much will depend on the individual needs of the guiding unit. However, we hope we can help you decide on the most effective cover for your needs.

CONTENTS/EQUIPMENT SECTION

This section provides Specified Perils Cover on contents and equipment. This means that the Underwriters clearly state what you are insured against. It is a requirement of this section that you declare where equipment is stored and the premium rate will be based on the construction of the storage accommodation.

This section will automatically extend to cover equipment in use anywhere in the UK. It can provide a very cost effective way of insuring contents and equipment, especially for those guiding units who occupy brick or concrete premises.

ALL RISKS SECTION

This section provides All Risks Cover on equipment. The term “All Risks” is a misnomer as there are exclusions. It does not cover such losses as wear and tear, vermin or deterioration etc. However, All Risks Cover is wider in application than “Specified Perils”. Under the All Risks section, you are not restricted by the need to declare a storage location and this can benefit guiding units without a regular “home” for its equipment. However, premiums are generally higher under this section than the Contents/Equipment section. Unlike the Contents/Equipment section, the All Risks section offers the facility to insure electrical (specialised TV, video, etc) equipment and can provide hiring/loaning risks for marquees, etc, which the guiding unit may allow other guiding units or Scout Groups or non-member organisations to use.

QUESTIONS?

Here are some of the most commonly asked questions with the answers.

Q Does the Contents/Equipment section cover our camping equipment in transit and at camp?

A Yes, under the Contents/Equipment section, your equipment is covered against all risks in transit and the specified perils whilst at camp.

Q Is there a limit on the number of addresses which can be listed under the Contents/Equipment section?

A No, you can list any number of addresses, but you must state approximate amounts in each.

Q Can private homes be specified under the Contents/Equipment section?

A Yes, but you must make it clear whether the equipment is in the house or an adjacent building.

Q Most of our equipment is tentage. However, we have just been given a computer, can we insure this?

A Yes, you can insure the tentage under either section, but the computer would be insured under the All Risks section.

Q We currently insure under the Contents/Equipment section. We have a marquee which we intend to offer on hire to other organisations. How should it be covered?

A The marquee should be insured under the All Risks section. The additional cost could be offset in the hire charge and this is safer than relying on the hirer to effect his own cover.

Q We note the Contents/Equipment section covers equipment in the UK. We intend to go abroad next year. Does this mean we should insure under the All Risks section now, to cover the equipment in Europe?

A No, you can continue to insure under the Contents/Equipment section. A short period extension to the All Risks section can be arranged to cover camps abroad.

Q We insure under the Contents/Equipment section. Can we lend our equipment to a neighbouring guiding unit?

A No. The Contents/Equipment section only covers equipment used by the insured guiding unit. If you lend equipment, you must either insure under the All Risks section or ask the borrower to effect short period insurance.

Please find examples of items that should be insured under the All Risks section:

- Radio Equipment
- Digital Cameras
- Laptops - Projectors
- Computers

If you are still unsure as to whether you have adequate cover, please contact us directly on 0845 0945 704.



LEGAL INFORMATION

Unity Insurance Services is committed to ensuring that you, its client, has sufficient accurate information on the products it offers, to enable you to understand the significant benefits, warranties and exclusions which apply to the policy.



The following 'Protection Conditions' and 'Keyfacts' have been prepared to guide you through the main benefits, warranties, exclusions and conditions. Please take a few minutes to read through this section of the booklet as it is important.



Unity Insurance Services will be happy to discuss your needs and to offer help and advice on them.

Protection Conditions

Insurance involves the spreading of the claims of the few among the many participants. Inevitably, if the number of claims increases substantially, the cost of cover will rise also. It therefore makes sense to take reasonable steps to prevent or reduce losses, as a few pounds wisely spent now on security could pay dividends in lower premiums later on. Not to mention the avoidance of the heartbreak that serious damage or destruction of Your guiding unit's "Home" would undoubtedly cause.

FACT: Major losses have occurred as a result of entry to Buildings via inadequately protected Fire Exit Doors.

FACT: Girlguiding UK Buildings are likely to be more vulnerable in terms of location and length of time unoccupied (especially at night).

The protection requirements listed here **MUST** be complied with by all guiding units who insure their Buildings, Contents or Equipment 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 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 effective, You should consult Your local Crime Prevention Officer and submit his comments, together with photographs of Your building, for Our consideration.

ALARM SYSTEMS

These are becoming a cost effective option in improving security but should be viewed as **ADDITIONAL** to physical protection, not instead of it. Premium discounts may be available, dependant on the Building's situation and alarm type.

Unity Insurance Services can advise further.

The **REQUIREMENTS** are shown in bold type, helpful hints are in light type.

A. WHERE THE BUILDINGS ARE OWNED BY, OR ARE THE RESPONSIBILITY OF, THE INSURED

- Testing of electrical circuits every 5 years is advised.
- It is recommended that either the hatches to the roof void are propped open during the winter months or internal permanent ventilation of this space is installed.
- It is recommended the current Gas Safe Register of Regulations are adhered to.
See www.gassaferegister.co.uk, Helpline 0800 408 5500.

1. WINDOWS

One of the following conditions must be complied with:

Cover with metal shutters or shutters of wood not less than ½"

or 1.27cm thick secured in place.

Metal or wooden shutters should be simply hinged onto the window frame on the inside and be secured with bolts after leaving. A suitable material would be builders' internal or external plywood, at least ½" or 1.27cm thick which can be purchased cheaply from Do-it-Yourself supermarkets.

or Install iron bars not less than ⅝" or 1.6cm thick either let into brickwork or else secured to the window frame. Bars should be spaced not more than 5" or 12.7cm apart.

Unless Buildings are built of brickwork, this form of protection would normally have to be screwed to the window frame and will

cause permanent disfigurement whilst also being costly. Unless bars ready drilled for screws can be obtained it would be better to consider the shutters described above.

or Fit "Weldmesh". Weldmesh is the type of welded reinforcement used in reinforced concrete by builders. It can usually be obtained from builders' merchants quite easily, but You should aim to use a small mesh less than 3" or 7.62cm by 3" or 7.62cm. It should be screwed to the window frame.

or Fit Polycarbonate sheeting (such as "Lexan", "Makrolon" or "Meshlite").

or Georgian Wired Glass, with opening windows being fitted with security locks. These are likely to be more expensive ways of securing windows and would involve reglazing plus the cost of additional locks for the window frames.

Where windows are being replaced, however, favourable terms for the purchase and fitting of these two may be obtained locally.

or Sealed double glazed units.

2. EXTERNAL DOORS

One of the following must be complied with:

Wood panel doors having stiles not less than 1¾" or 4.5cm thick. Wood panel doors refer to the typical front door of a house having a substantial frame around the outside with cross members (the "stiles") plus infill panels of lighter timber.

or Ledged and braced doors having a frame not less than 1¾" or 4.5cm thick and otherwise made of wood not less than ⅝" or 1.6cm thick.

Ledged and braced doors manufactured with upright timber planks screwed or nailed to a “Z” shaped frame on the inside. There might sometimes be two “Z” frames, one above the other. One should ensure that the door is thick enough, doors of this sort are often made with flimsy thicknesses of timber.

or **Solid wood doors not less than 1¾” or 4.5cm thick.**

These are difficult to obtain except as purpose-made hardwood doors, and they are likely to be expensive.

or **“Flush” doors, or doors “lighter” than the above, should be lined with metal not less than 1mm thick. Metal should be screwed in place by screws not more than 6” or 15.24cm apart around the edge.**

Flush doors are most commonly used these days and are obtainable in both inside and outside grades. Drilling and screwing 1mm steel is quite an easy operation and can be carried out with hand tools without any problems. For many Girlguiding UK units, this is likely to be the most effective way of ensuring an adequate level of security on the external door.

Or **“Single leaf purpose built aluminium or uPVC Doors, which must have a multipoint locking system incorporating a 5 lever deadlock, and manufactured to British Standards BS 7412.”**

We do not require Fire Exit Doors to be fitted with locks other than a panic bar but it is recommended that locks, such as Chubb 3R35X or equivalent, are fitted to single leaf Fire Exit Doors.

Fire doors have become a major entry point for criminals and You must consider the security carefully. Many can be sprung simply by banging on them. Insurers may decline claims arising from entry through inadequately secured fire doors.

3. DOOR HINGES

One of the following must be fitted:

Butt Hinges. Butt Hinges refer to typical concealed hinges used on most common doors.

or **“T” Hinges bolted into place (heads outside).**

“T” Hinges are the most common type of fitting hinges commonly fitted to shed doors and garage doors and the like. In the case of Butt Hinges it is impossible to remove these without force or without having the door open in the first place, but “T” Hinges have all the screws exposed and it is, therefore, necessary to bolt these through the door and frame. Small (¼” or 5/6mm) coach bolts should be fitted. They can usually be obtained from a local ironmonger.

4. DOOR LOCKS

Single-leaf final exit doors.

One of the following must be complied with:

(i) Mortice deadlocks marked as complying with British Standard 3621. Door stiles must not be less than 1¾” or 4.5cm thick.

The frame should also be at least 1¾” or 4.5cm thick. If fitted to a lighter frame than this, it will have little or no strength. If the door frame is substantial enough, such locks are very difficult to dislodge, particularly if they are fitted with a striking plate which incorporates a steel box around the bolt

or **(ii) Locking bars made of metal not less than 1¾” or 4.5cm thick secured by close shackle padlocks.**

Only good quality locks or locking bars should be obtained. Most of the cheaper locking bars and padlocks on the market have little or no security value. Good ones are much more expensive but they are necessary for the final exit door.

Two leaf final exit doors.

Requirements as above, but first closing leaf to be secured by mortice bolts or barrel bolts top and bottom.

Ordinary barrel bolts are much easier to fit than mortice bolts and, in most doors, unless they are very substantial, they are just as good.

External doors other than final exit doors.

Bolts top and bottom as above should supplement any locks provided. This refers to doors which can be locked from the inside before the Premises are vacated. In these circumstances, bolts are more important than the lock which might be fitted.

At all times keys should be kept by responsible persons.

5. SECURITY FOR GARAGES AND SIMILAR STORES

In addition to standard locks, "barn" type double doors should be fitted with a steel bar across the full width secured by quality padlocks. Up and over type doors should either be similarly protected or should have additional hasp and staple locks fitted at the sides or bottom.

6. UNDER FLOOR CAVITY

If a hut is raised on piles, wire mesh must be fitted securely to prevent access. Weldmesh, or even simple expanded metal reinforcement, should be fitted both to prevent people gaining access to the under floor cavity and to reduce the possibility of fire being set underneath the floor.

7. WOODEN HUTS

Check walls regularly for loose or broken panels.

8. WATER-PIPES

It is warranted that water pipes are to be lagged against freezing and if the Building(s) are left unoccupied for more than 7 days, either the water is to be turned off at the mains or the meter and the water drained from the system insofar as possible

or the Building(s) are to be kept at 55 degrees Fahrenheit/13 degrees Celsius

or the Building(s) are to be fitted with a frost stat and inspected at least once a Week and any fault likely to cause loss acted upon.

The most effective way to protect water-pipes is by simple tubes of foam plastic obtainable from local DIY warehouses. These are slipped over the pipes and secured with short pieces of string, tape or sellotape. However, if the Buildings are to be left for quite long periods (longer than say 2 days during winter), the wisest precaution is to turn the water tap off at the main and, if possible, drain down or at least open all pipes to relieve all pressure and the possibility of burst pipes.

B. WHERE THE BUILDINGS ARE NOT OWNED BY, OR THE RESPONSIBILITY OF, THE INSURED GUIDING UNIT.

All Equipment must be kept in locked cupboards or storage accommodation when not in use. If the storage accommodation is a room with windows, then these windows must be protected as indicated above. Door locks must comply with the protection conditions above.

Remember - ask local Police to include the Buildings on their rounds.

Consult the Crime Prevention Officer for advice on general security - his advice will be particularly useful and is usually free!
If You feel that Your Building is vulnerable in any respect, please rectify it.

DON'T WAIT FOR A LOSS!

Policy Summary – Girlguiding UK 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 INSURED VALUE AND LIMITATIONS.

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

COVER

The Policy covers any guiding 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 land slip.

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 *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 *guiding 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 *guiding 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 guiding 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 *guiding 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 *guiding 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 *guiding 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 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 *guiding 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 Insured Value 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 *guiding 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 *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 Insured Value 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 *Insured Value* bears to the full cost of rebuilding in its present form for each of the *Building(s)*. If the *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 *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 *guiding 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

Web: www.guidinginsurance.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, Portoken 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.



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Authorised and regulated by the Financial Services Authority.

Unity Insurance Services is a trading name of Scout Insurance Services Limited.

