



VillageGuard (Village Hall Insurance) Summary of Cover

Key Covers, Features, and Exceptions

Your Policy includes the following key covers, features, and exceptions, which are set out in full in Your Policy documentation. This is a summary of the Policy and does not contain the full terms and conditions of the cover, which can be found in the Policy Wording. It is important You read the Policy Wording carefully.

Type of Insurance and Cover

The VillageGuard Policy offered by Allied Westminster includes the flexibility to select from a wide range of covers to provide tailored protection.

Available Covers

The available covers fall under several categories: Asset Protection, Revenue Protection, Legal Liabilities, and Employee Benefits.

Insurer's Details

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 202153.

Additional Benefits from the Insurer

24 hour, 365 days per year claims helpline, providing emergency assistance when it's needed.

Confidential legal and tax helplines, offering free support on key business issues.

Counselling service for Policyholders and their Employees.

Aviva Knowledge Store

A dedicated service to help UK charities understand their legal obligations, help them to keep compliant, and mitigate risks. For more information, please visit: <https://www.aviva.co.uk/risksolutions/knowledgestore/answer/1958/>

Asset Protection

Property Damage

There is a choice of covers for Your buildings, contents, and machinery: Specified Contingencies, or All Risks.

Specified Contingencies

This includes loss or damage from specific causes, including:

Fire, lightning, earthquake, explosion, aircraft and other aerial devices or articles dropped from them, impact by any vehicle or animal or from goods falling from either, storm, flood, escape of water from any tank, apparatus, or pipe, escape of fuel, falling trees, riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances, malicious damage, and theft or attempted theft (but only where involving forcible and violent entry to or exit from The Premises).

Optional covers include: subsidence and terrorism.

All Risks

Includes all of the above, plus accidental loss or destruction of or damage to the insured property.

What is Covered

- Defibrillators (excluding medical malpractice), up to £5,000 with no excess
- Damage by the Emergency Services to landscaped gardens and grounds, up to £25,000
- Loss of metered services, up to £25,000
- Trace and access of water or oil, up to £25,000
- Cover for oil tanks and contents, up to £2,500
- Clean-up cost following escape of oil, effluent waste, or fertiliser, up to £10,000
- Accidental loss, destruction or damage to fixed glass and sanitaryware
- Damage to lamps, signs, and nameplates, up to £1,000 per item (this can be increased)
- Accidental damage to underground pipes and cables for which You are responsible
- Damage to fire and security equipment, up to £25,000
- Removing a fallen tree after damage to or to prevent immediate threat of damage to property, up to £2,500
- Property at fundraising and catering events, up to £5,000 per claim
- Raffle prizes and donations, up to £1,500
- Stock and contents at fundraising events or events where You are providing catering anywhere in the European Economic Area, up to £5,000
- Bequeathed Property, up to £100,000 or 10% of the buildings sum insured, up to £25,000 for contents
- Legal and Tax Helpline
- Risk Solutions Helpline
- Counselling Services Helpline

Optional covers available on request:

- Marquees and gazebos in and/or away from the Hall
- Any item away from the Hall
- Ride-on lawnmowers (so long as they are never driven on a public road)
- Items belonging to other groups hiring the hall (cover whilst the items are within the hall only)
- Playground equipment (subject to satisfactory questionnaire and terms and conditions)

Excess

Options include: £100, £250, £500, or £1,000 for buildings and contents cover. Discounts are available for the higher of these excesses.

The excess for subsidence is £1,000 or higher and is set by the insurer.

A higher excess for flood may be set by the insurer.

Exclusions

- Policy excess
- Existing or hidden defects
- Damage solely due to changes in the water table
- Damage caused by wear and tear, corrosion, gradual deterioration, faulty or defective design or materials, frost, dampness or dryness, vermin or insects, rust or rot, scratching, mould or fungus
- Faulty or defective workmanship, operational error by You or Your Employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination unless this happened as a result of a Specified Contingency
- Fire damage involving the application of heat
- Damage to gates, fences, or moveable property in the open by weather-related incidents
- Damage (other than by fire) arising from production, servicing, or testing
- Damage to Unoccupied property caused by escape of water from tanks and pipes or malicious persons (other than fire and explosion)
- Consequential loss or damage

Theft

This cover is in place for theft or attempted theft from The Premises.

What is Covered

- Theft of items from the hall, so long as there are signs of forcible and violent entry or exit
- Replacement of locks following loss or theft of keys, up to £5,000

Exclusions

- Contents belonging to third parties are excluded, unless they are noted on the schedule
- Theft or attempted theft by trustees or any person lawfully in The Premises
- Theft while The Premises are Unoccupied or disused
- Unexplained losses, acts of fraud or dishonesty, inventory shortage
- Consequential loss or damage
- Theft where any Committee members, Trustees, or family members are involved

Glass

This cover is in place for the breakage of all glass at Your Premises including sanitary fittings.

What is Covered

- Costs incurred in boarding up damaged glass
- Contents of display windows
- Cost of replacing alarm foil, lettering, painting, or other ornamental work on glass

Exclusions

- Breakage of glass in light fittings, vehicles, vending machines, or signs
- Breakage of glass while The Premises are Unoccupied

Frozen Foods

This is a standard cover set at £500 for loss of frozen foods at The Premises.

What is covered

- Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply
- There is no age limit for the unit

Exceptions

- Wear and tear, deterioration, or gradually developing flaws or defects in the unit
- Failure to correctly set the temperature

Money and Assault (optional)

This cover protects money belonging to Your organisation on Your Premises, in transit, in the private homes of Employees, and in any bank night safe. Personal Assault cover is included.

What is Covered

- Cover for bodily injury as a result of assault or attempted assault whilst carrying money belonging to Your organisation
- Medical and dental expenses up to £500
- Collection tins or boxes anywhere in the UK, up to £100 per claim and £500 per period
- The automatic doubling of most money limits for fundraising events

Exclusions

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any Employees not discovered within seven working days
- Loss from any unattended vehicles, vending machines or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Employee Dishonesty (optional)

This cover protects You against loss of money or property following theft or fraud by Your Employees.

What is Covered

- Professional fees required to establish the extent of the loss
- Cost of labour to reinstate destroyed or erased computer records
- Cheque forgery
- Third party computer and fund transfer fraud

Exclusions

- Consequential losses
- Loss of confidential information or trade secrets
- Any further losses that occur after the discovery that an Employee is dishonest
- Employees based outside of the geographical limits

Legal Liabilities

Employer's Liability

Please note that the definition of Employees includes all volunteers and Trustees. This cover is in place in respect of legal liabilities for bodily injury to an Employee of the hall, and the limit of indemnity is £10,000,000 including costs and expenses.

What is Covered

- Liabilities in respect of bodily injury to an Employee of the Hall whilst they are carrying out Village Hall business
- Legal expenses arising from the Corporate Manslaughter and Corporate Homicide Act 2007
- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of Employees injured in Your employment by third parties

Exclusions

- Liability in respect of liquidated damages, penalty clauses, and fines
- Bodily injury to an Employee whilst they are carried in or upon a vehicle where road traffic legislation requires insurance
- Any injury offshore
- Any work at height where the drop exceeds 10 metres

Public Liability

This cover provides protection against Your legal liability for bodily injury to third parties or damage to third party property. The limit of indemnity is £10,000,000 including costs and expenses.

What is Covered

- Legal liability for bodily injury or third party property loss caused by a negligent act by an Employee
- Events, activities and exhibitions, so long as they are not excluded in Your Policy Wording
- Obstruction, trespass, nuisance, interference, wrongful arrest, eviction
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Libel and slander, up to £100,000
- This cover is in place anywhere within Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man

Exclusions

- Any work at height where the drop exceeds 10 metres
 - Any deliberate act or omission
 - Any fraud, dishonesty, insolvency, financial default, deceit, intimidation, inducement of breach of contract, breach of confidence
 - Any illness relating to exposure to asbestos
 - Any damage caused gradually over a period of time
 - Loss of or damage to property in Your custody or control
 - Events, activities and exhibitions:
 - where combined numbers of entrants and spectators on site exceed 1000 at any one time
 - taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man
 - where the event duration lasts longer than 48 hours
 - organised by a separate third party event organiser/company
 - involving
 - (a) weapons
 - (b) passenger carrying amusement devices
 - (c) animal rides of any kind
 - (d) ballooning or aerial activities including parachuting, paragliding or parasailing
 - (e) go-karting, quad biking or motor sports
 - (f) bungee jumping or abseiling
 - (g) professional sport teams or persons
 - (h) individual exhibitions valued at over £250,000
 - (i) racing or time trials other than on foot
 - (j) activity involving watercraft
 - (k) firework displays or bonfires
 - (l) bouncy castles and other inflatable devices
 - for Bodily Injury to any person taking part in
 - (a) contact sports (including martial arts)
 - (b) jousting competitions
 - (c) 'It's a knockout' type competitions
 - (d) 'Donkey Derby' races
- unless agreed by Us in writing.

Hirer's Liability

The Public Liability section automatically includes £2,000,000 liability cover for hirers of the hall, provided they meet certain conditions.

What is Covered

- Any hirer who is: non-commercial (i.e. they do not make or intend to make a profit)
- A hirer who is not carrying out excluded activities (please see Your Policy Wording for further information)
- A hirer who does not have their own insurance in place for their activity held at The Premises
- A hirer who is working for the benefit of the community, either social or financial

Exclusions

- Any hirer who does not meet the above conditions

Trustee Indemnity (optional)

This cover is in place for costs and expenses incurred as the result of any genuine error or omission by a member of the Committee in carrying out Village Hall activities.

What is Covered

- Loss or bodily injury as the result of a wrongful act
- A choice of three limits of indemnity: £100,000, £250,000, £500,000

Exclusions

- Any knowingly wrongful acts
- Proven fraud, dishonesty, or criminal acts
- Personal profit or illegal remuneration
- Professional errors and omissions
- Pending and/or prior litigation
- Wrongful acts reported to a previous insurer
- Any proceedings brought against the insured prior to the inception of cover
- Any circumstance that might give rise to a claim which the insured should have been aware of prior to the inception of cover

Legal Expenses Cover (optional)

This cover is in place for legal costs arising from a variety of incidents in connection with Your organisation.

What is Covered

- Legal advice available on the Legal Helpline
- £100,000 limit of indemnity

Exclusions

- Any event which happened before the Policy's effective date
- Any claims where we are not notified within 180 days from the event
- Any deliberate acts by the insured
- Any costs incurred prior to the acceptance of the claim

Employee Benefits

Personal Accident Cover (optional)

This cover is in place for any injury to the Committee or any Trustees up to the age of 85 who suffer any accidental bodily injury whilst carrying out an activity on behalf of the Village Hall

What is Covered

- Accidental bodily injury
- £5,000 in respect of: death, permanent loss of limb(s), permanent loss of sight or hearing
- £50 per week in respect of temporary total disablement
- £25 per week in respect of temporary partial disablement
- Cover is available in units, with the amounts above each representing one unit of cover.

Exclusions

- Sickness, disease, or any gradually operating cause
- Suicide, attempted suicide, or deliberate exposure to danger (except in an attempt to save human life)
- Own criminal act or insanity
- Pregnancy or childbirth
- Flying, except while travelling in an aircraft of a recognised airline as a passenger
- Accidents caused through participation in certain hazardous activities, please see the Policy Wording for further information
- The effects of alcohol or drugs or any treatment for drug addiction

Revenue Protection

Loss of Revenue (optional)

This cover includes interruption to Your business following an insured loss under the Property Damage and Theft section, which results in reduced earnings and increased running costs

What is Covered

- Loss of income which would have been earned if not for the insured event

Exceptions

- Any loss which occurs not as the result of an insured peril

Loss of Licence (optional)

This cover is in place if Your licence is withdrawn or not renewed from causes outside of Your control.

What is Covered

- A reduction in Your turnover or revenue, or the reduction in value of Your business or Premises

Exceptions

- Losses arising from a revision in town or country planning or redevelopment
- Reduction or redistribution of licences
- Any changes by law

Other Information

Where am I covered?

The territorial limits of this Policy include Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man.

What are my obligations?

Your obligations include:

- You must comply with all legal and health and safety requirements.
- You must make a fair presentation of risk to us, which includes telling us of any circumstances which we would take into account in Our assessment or acceptance of this insurance. If You fail to make a fair presentation of risk, the extent of cover provided could be affected or Your Policy could be invalidated.
- You must also make a fair presentation to us in connection with any variations, including changes You wish to make to Your Policy.
- You must take all reasonable precautions to prevent loss or damage.
- You must comply with all conditions in Your Policy documents.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in Your Policy. Failure to promptly notify us of a claim may jeopardise Your claim payment.
- For further details and any specific obligations relating to Your organisation following Our assessment of Your risk, please refer to Your Policy documents.
- You must pay the premium and any additional premiums required.

When and how do I pay?

Payment should be received in full before the inception or renewal of Your Policy, unless otherwise agreed by Allied Westminster. You can pay by cheque, bank transfer, or by credit or debit card over the phone.

Duration of the Policy

The Policy will remain in force for 12 months from the date of commencement, or as otherwise shown in Your Policy Schedule.

Cancellation

You can cancel Your Policy at any time during Your period of cover, subject to the notice period shown in Your Policy. To cancel Your Policy, please contact Allied Westminster (Insurance Services) Ltd.

How to Claim

If You need to make a claim, please call Allied Westminster (Insurance Services) Ltd on **01937 845 245**. Lines operate 9am to 5pm, Monday to Friday.

For emergency assistance outside these hours, a 24 hour, 365 days per year claims service is available on **0800 0151 498**. Please have Your Master Policy Number to hand when calling. This number is: **100723922BDN**.

You may also need Your Policy Number, which is: **VH 88/0047440/BSxxxxx**. The 'BS Reference Number' is unique to You. For Our joint protection, telephone calls may be recorded and/or monitored.

Complaints Procedure

If You are unhappy with any aspect of the handling of Your insurance, we would encourage You, in the first instance, to seek resolution by contacting Allied Westminster (Insurance Services) Ltd. at Allied House, Holgate Lane, Boston Spa, LS23 6BN. Telephone: **01937 845 245**.

If You are unhappy with the outcome of Your complaint You may refer the matter to the Financial Ombudsman

Service at: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123.
Or simply log on to their website at: www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, You are not. Following the complaints procedure does not affect Your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet Our obligations, depending on the type of insurance and circumstances of Your claim.

Further information about the scheme is available from the FSCS website: www.fscs.org.uk.



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