

Your Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued to you.

Organisation name:	Alpha Hair Academy		
Address:	,		
Tennyson Policy Number:	P/ 01/ 38926627		
Zurich Policy Number:	XAO:27T0010013		
Period of insurance:	12 th September 2016	To:	11 th September 2017
Long Term Undertaking:	N/A		
Premium (Incl. Taxes):	£ 191.63		

This document contains the following sections:

1. Our understanding of you
2. Exclusions
3. A summary of your Cover
4. A breakdown of your Cover
5. Active Endorsements
6. General Notes
7. Claims contact information

Please take the time to read through these documents carefully. If you have any questions please do contact us as soon as possible.

IMPORTANT

1. Please remember your cover is based on the information that you have given us. If circumstances change (for instance you employ more staff or deliver more services) then you should tell us, so that we can ensure you have sufficient cover in place.
2. Our policies are only available to “not-for-profit” organisations

1. Our understanding of you

On our website, you confirmed that the following are true:

- a) That any employees or volunteers who work with children unsupervised have been CRB checked and that these checks are routinely updated at least every 3 years.
- b) That you have done a health and safety risk assessment before starting any activity.
- c) That you tell us everything that you think could affect our view of the risks that your organisation faces.
- d) All the information that you have entered is correct to the best of your knowledge.
- e) That you will let us know if the size or scope of what you do changes while your policy is live.

2. Exclusions

You have agreed that the following activities are excluded from cover:

Excluded activities:

- a) Manufacturing
- b) Running a care home
- c) Providing outreach or homecare workers - where physical care is provided
- d) Owning a building with a history of subsidence
- e) Holding events featuring staging erected by you or PA systems that are overhanging or require rigging ¹
- f) Organising or taking part in demonstrations, marches or parades linked to political, lobbying or activist groups.
Cover is not available for any political or commercial organisation.
- g) Organising or managing your own firework displays/bonfires ²
- h) Managing a Bouncy Castle or other inflatable play areas and goods ²
- i) Running a motorised float ²
- j) Organising or taking part in stunt driving, or adrenaline sports
- k) Any role where there is frequent and/or intensive contact with children and/or vulnerable adults

NOTE ¹: You may of course obtain these services from a professional supplier but you should check that they have Public Liability cover.

NOTE ²: This does not stop you hiring in features such as these from suppliers who manage these activities and have their own Public Liability cover.

3. Summary of cover

Line of cover	Insured / Not insured
PART A: Material Damage	Not Applicable
PART B: Business Interruption	Not Applicable
PART C: All Risks	Not Insured
PART D: Money and Personal Accident Assault	Not insured
PART E: Public and Products Liability	Insured
PART F: Hirers Liability	Not insured
PART G: Employers Liability	Insured
PART H: Libel and Slander	Not insured

PART I: Motor	Not Applicable
PART J: Motor Legal Expenses and Uninsured Loss Recovery	Not Applicable
PART K: Plant Inspection Contract	Not Applicable
PART L: Plant Protection	Not Applicable
PART M: Deterioration of Stock	Not Applicable
PART N: Employee Dishonesty	Not Insured
PART O: Personal Accident (fixed benefits)	Not insured
PART O: Personal Accident (% of salary benefits)	Not Applicable
PART P: Legal Expenses	Not Applicable
PART Q: Trustee and Trust Fund Liability	Not Applicable
PART R: Professional Indemnity	Not Applicable
PART S: Business Travel	Not Applicable

4. Breakdown of Cover

Parts not applicable to cover: A,B,I,J,K,L,M,P,Q,R,S

PART C: All Risks

Not Insured

PART D: Money and Personal Accident Assault

Not Insured

PART E: Public and Products Liability

Note: This cover automatically includes Product Liability and Property Owners Liability

Limit of indemnity: £5,000,000

Excess: Nil

Number of events declared	Maximum No. of Attendees
No public events	

PART F: Hirers Liability

Not Insured

PART G: Employers Liability

Limit of indemnity: £10,000,000

Excess: Nil

Declared Wage-roll (before 'on costs')
£15,001 - £30,000

PART H: Libel and Slander

Not Insured

PART N: Employee Dishonesty

Not Insured

PART O: Personal Accident (fixed benefits)

Not Insured

5. Active Endorsements

Operative Endorsements

Part A: Material Damage, Part B: Business Interruption and Part C: All Risks

For all properties the following Endorsements apply (*see pages 41 and 42 of your policy wording*)

- No. 1 Reinstatement Basis
- No. 2: Index Linking
- No. 7: Firebreak Doors and Shutters

Please ensure you read them and comply with any requirements of each.

6. General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

7. Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buildings, Contents including All Risk Items	Property Claims	Tel:	0800 335 500 (out of hours Emergency: 0800 028 0336)
Business Interruption		Fax:	0800 232 1917
Money		Email:	zmpropertyclaims@uk.zurich.com
Works In Progress		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Public Liability	Liability Claims	Tel:	0800 335 500
Employers Liability		Fax:	0800 232 1917
Personal Assault under Money		Email:	farnboroughnewliabilityclaims@uk.zurich.com
Personal Accident		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Financial & Administrative Liability			
Professional Negligence			
Hirers Liability			
Fidelity Guarantee			
Libel & Slander			
Engineering Insurance			
Engineering – Deterioration of Stock			
Business Travel			
Motor	Motor Claims	Tel:	0800 232 1931 (out of hours Emergency: 0800 026 1789)
		Fax:	01489 589413
		Email:	zmnewmotorclaims@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	Das Legal Claims	Tel:	0117 976 2030 (Switchboard)

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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