



# Schedule

## Multi Cover Third Sector Secure

**Policy number:** CC009187  
**Agent reference:** 7179212

**Client number:** 55185100

**Insured:** The Rebuild Site CIC

**Agent name:** Jelf Insurance Brokers Limited t/a Marsh Commercial (Carlisle)

**Postal address:**

**Agent address:**

Laurel House  
Kirkbampton  
Carlisle  
Cumbria  
CA5 6JB

8 Clifford Court  
Cooper Way  
Parkhouse Business Park  
Carlisle  
CA3 0JG

**Issuing office:** Victor Insurance, Grove House, Newland Street, Witham, Essex, CM8 2UP, Castlemead, Lower Castle Street, Bristol, BS1 3AG

**Your Activities:** Sourcing & Selling or Donating Surplus Building Materials form Community and Charity Projects

**Effective date:** 17 September 2021  
**Expiry date:** 16 September 2022

**Date of issue:** 14 September 2021

<b>Premium ex IPT:</b>	£299.91
<b>IPT @ 12.00%:</b>	£35.99
<b>Underwriting fee:</b>	£25.00
<b>Total premium:</b>	£360.90

### Important Information

This **Schedule** forms part of the policy.

**You** must make a fair presentation of the risk to **Us** when **You** take out, renew or vary **Your** policy. This means that **You** must tell **Us** about all facts and circumstances which may be material to the risks covered by **Your** policy in a clear and accessible manner. Material facts are those which are likely to influence **Us** in the acceptance or assessment of the terms or pricing of **Your** policy. If **You** are in any doubt as to whether a fact is material, **You** should tell **Us** about it.

If **You** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where, **We** would not have issued, renewed or varied **Your** policy had **You** told **Us** about a material fact or circumstance, **We** may treat **Your** policy as if it had not existed and refuse to pay any claims. In other cases, **We** may only pay part of the value of **Your Claim** or impose additional terms.

For these reasons, it is important that **You** check all of the facts, statements and information set out in this document or any other information provided are complete and accurate and that **You** have answered any questions completely and accurately. If there is more than one person involved in **Your**

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organisation or employed by **You**, **You** should check with them where appropriate that the facts and statements that **You** make are complete and accurate.

If any of the facts, statements or information about **You** or **Your Activities** are incomplete or inaccurate, **You** or **Your** agent must contact **Us** immediately. Failure to do so may mean that **Your Claim** will not be paid, or that we will impose different terms on **Your** policy, or charge **You** a higher premium or, in the worst case, invalidate **Your** policy and require **You** to repay any **Claims** that have already been paid under the policy.

**Data Protection (this notice applies to all sections of this application)**

**You** should understand that information **You** provide to **Us** may contain personal data as defined under the General Data Protection Regulation (Regulation (EU) 2016/679). By providing this information, **You** consent to the processing of **Your** personal data by **Us** and **Our** affiliated companies for the purposes set out in the Privacy Notice in the policy wording. **You** should be aware that some of these organisations may be located outside the **United Kingdom** and the European Economic Area. Please be assured that **We** have taken appropriate steps to safeguard **Your** information according to relevant data privacy laws. Please contact **Us** if **You** require further information on measures undertaken to protect **Your** data. An explanation detailing how **Your** information is used can be found within the Privacy Notice in the policy wording.

**The policy wording applicable is:** Multi Cover Third Sector Secure v6 01.01.2021 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>



## Cover Summary

The following selections of cover have been selected; please see individual sections of cover and Premises for full details.

Cover	Insured/Not Insured
Material Damage	x
Business All Risks	✓
Business Interruption	x
Book Debts	x
Terrorism	x
Employer's Liability	✓
Public and Products Liability	✓
Charity Trustees Management Liability	x
Professional Liability	x
Employee Dishonesty	x
Money and Assault	x
Goods in Transit	x
Deterioration of Stock	x
Personal Accident	x
Travel	x
Equipment Breakdown	x
Cyber Liability	✓
Legal Expenses	✓

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# Cover

## Business All Risks

The **Excess** applicable is £50

Property insured	Territorial limit	Sum insured
Mobiles and Radios	United Kingdom	£2,000

## Employers' Liability

Limit of liability £10,000,000

## Public and Products Liability

The **Excess** applicable to third party **Property Damage** is £100

The **Excess** applicable to third party **Bodily Injury** is £0

Limit of liability £5,000,000

## Cyber Liability

The **Excess** applicable is £500

The **Time Excess** applicable is 12 hours

Limit of liability £50,000

## Legal Expenses

Limit of liability £250,000  
Employment disputes compensation awards aggregate limit £1,000,000 per period of insurance



## The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
VI001/22768N/CH5342901N	Material Damage Business All Risks Business Interruption Book Debts Terrorism Employee Dishonesty Money and Assault Goods in Transit Deterioration of Stock Employers' Liability Public and Products Liability Personal Accident Travel Charity Trustees Management Liability Professional Liability	Ageas Insurance Limited Registered address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial services register No 202039	100%
VI016/VICTHSB01012021	Equipment Breakdown Cyber Liability	HSB Engineering Insurance Limited, registered in England and Wales: 02396114 and registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered address: New London House, 6 London Street, London EC3R 7LP.	100%
VI015/TS5/6930345	Legal Expenses	DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England	100%

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		and Wales. Company Number 103274. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. DAS Law Limited, North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales. Company Number 5417859. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).	
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The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## How to make a Complaint

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 **Your** insurance adviser. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so by writing to the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU. If appropriate **Your** complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case **We** will notify **You** upon receipt of **Your** complaint. Making a complaint does not affect **Your** right to take legal action.

If **You** are not happy with the outcome of **Your** complaint, **You** may have the right to ask the Financial Ombudsman Service (FOS) to review **Your** case. **You** will need to contact them within six months of the date of the final decision letter.

**You** can also ask the Ombudsman to review **Your** case if we have not provided **You** with a final decision within eight weeks of receiving **Your** complaint.

The Ombudsman can help with most complaints if **You** are:

- A consumer
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million\*;
- A charity which has an annual income of less than £6.5 million\*;
- A trustee of a trust which has a net asset value of less than £5 million\*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million\*;
- A guarantor

\* at the time **You** refer **Your** complaint

If **You** are unsure whether the ombudsman will consider **Your** complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively

- a. If **You** have a complaint regarding **Your** claim, please telephone the claims handler on the number shown in **Your** claims documentation.
- b. Should **You** wish to make a complaint under Cyber liability or Equipment breakdown please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
- c. Should **You** wish to make a complaint under Legal Expenses, the below (DAS Legal Expenses Insurance Company Limited) process should be followed
- d. Should **You** wish to make a complaint under all other sections, the below (Ageas Insurance Limited) process should be followed:

#### DAS Legal Expenses Insurance Company Limited

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the following details:

Data Protection Officer  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Or via E-mail: [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk)

If **You** remain dissatisfied the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:-

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

[www.ico.org.uk](http://www.ico.org.uk)

We always aim to give **You** a high quality service. If **You** think we have let **You** down, **You** can contact us by:

- phoning 0344 893 9013
- emailing [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)
- writing to the Customer Relations Department: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
- completing out online complaint form at [www.das.co.uk/about-das/complaints](http://www.das.co.uk/about-das/complaints)

Further details of our internal complaint-handling procedures are available on request. If **You** are not happy with the complaint outcome or if we've been unable to respond to **Your** complaint within 8 weeks, **You** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints.

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(Details available from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk))

**You** can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- writing to The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Further information is available on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this service does not affect your right to take legal action.

### Ageas Insurance Limited

**You** can write to Ageas Insurance Limited at the address shown below or email them through their website at [www.ageas.co.uk/make-a-complaint](http://www.ageas.co.uk/make-a-complaint) (please include **Your** policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

In the unlikely event that **You** have not received a response within eight weeks, or **You** are not happy with Our final response, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service but **You** must do so within six months of the date of the final decision.

The Ombudsman is an impartial complaints service which is free for customers to use and taking Your complaint to the Ombudsman does not affect Your right to take Your dispute to the courts. You can find out more about how to complain to the Ombudsman online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, **You** can contact them at Financial Ombudsman Service, Exchange Tower, London E14 9SR.

By phone: 0800 023 4567 or 0300 123 9123

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if **You** do not refer **Your** complaint within the six months, the Ombudsman won't have **Our** permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances

## Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **You** under this contract of insurance. Further information about the Scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

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## Making a claim

- a. If **You** need to make a claim under any Section other than Travel, Legal Expenses, Cyber Liability and Equipment Breakdown, please contact Ageas Insurance Limited:
  - o Commercial claims department on **0345 122 3283**. Lines are open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide **You** through the next steps.
  - o Alternatively **You** can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA
- b. If **Your** claim is relating to Travel please call:
  - o For Worldwide medical emergency services – International Medical Rescue Telephone: **4423 8064 4633**. Lines are open 24 hours a day, 365 days a year. Email: [assistance@im-rescue.com](mailto:assistance@im-rescue.com)
  - o For all other Travel Claims Telephone: 02380 177313. The claims team are available to handle **Your** claim Monday to Friday 8am to 6pm (excluding Bank holidays), however, the phone line is open 24 hours a day, 365 days a year, so **You** can notify them of **Your** claims at any time. They will register **Your** claims and may issue a claim form for **You** to complete.
- c. If **Your** claim is relating to Cyber Liability or Equipment Breakdown please contact HSB Engineering Insurance Limited:
  - o Telephone: **0330 100 3432**. Email: [new.loss@hsbeil.com](mailto:new.loss@hsbeil.com)
- d. If **Your** claim is relating to Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:
  - o Telephone: **0344 893 9012** available 24 hours a day, 7 days a week
  - o Alternatively, You can visit [www.das.co.uk/legal-protection/how-to-claim](http://www.das.co.uk/legal-protection/how-to-claim)

Notify **Us** of any claim or any incident which may lead to a claim as soon as possible. The sooner **We** are involved, the more opportunity **We** have to resolve the claim to **Your** satisfaction. **You** must notify **Us** within seven days if the incident relates to **Damage** by riot, civil commotion, labour or political disturbances.

### Important note:

Please do not ask for help from a lawyer, accountant or anyone else before **We** have agreed that **You** should do so. If **You** do, **We** will not pay the costs involved even if **We** accept the claim.