

CHARITY INSURANCE POLICY - SCHEDULE OF COVER

INSURED : Carlisle One World Centre

ACCOUNT No. : CARLI-2

INSURER : Ansvar Insurance

POLICY NO. : CHA212

12 MONTHS FROM : 09/09/2021

PREMISES : 2 Lowthians Lane, English Street, Carlisle, CA3 8JR

ACTIVITIES : To raise awareness of how actions as individuals, as communities and as a nation affect the wider world support the economically and socially deprived, both locally and globally, Campaign for justice throughout the world. No demonstrations take place. Meetings and awareness talks, videos at events, steering groups talks, Maintaining Fairtrade City city status in shops.

MATERIAL DAMAGE SECTION

All Risks Cover	General Contents	£}
	Computers / Electrical Equipment	£}17,000
	Buildings	£nil
	Tenants Improvements	£nil
	Miscellaneous Equipment	£3,000(max £1500 any one item)

£75 Excess each and every loss.

BUSINESS INTERRUPTION SECTION

NOT INSURED

All Risks Cover:	Gross Revenue	£Not Insured
	Additional Expenses	
	Indemnity Period 12 Months	
Includes:	Unspecified Suppliers / Customers	
	Book Debts	
	Prevention of Access	
	Public Utilities	

EQUIPMENT BREAKDOWN SECTION

NOT INSURED

Cover Includes:	Computer Equipment £50,000
	Data £50,000

Cover excludes:	The first £250 of each claim
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MOTOR POLICY COMENSATION SECTION

- NOT INSURED

Number of persons Insured

MONEY SECTION

NOT INSURED

- | | | |
|----|---|----------------|
| 1. | In transit or on premises during business hours | £ 2,000 |
| 2. | On premises, out of business hours | |
| | a) in locked safe | £ 2,000 |
| | b) out of locked safe | £ 500 |
| 3. | In private dwelling of director/employee | £ 1,000 |
| 4. | Personal Accident/Assault benefits | £10,000 / £100 |

Excess £75 each claim

GLASS SECTION

All fixed internal, external glass and sanitary ware. Maximum Sum Insured £25,000
£75 Excess each and every loss.

LEGAL EXPENSES SECTION

- NOT INSURED

Employment Disputes	Yellowtag
Legal Defence	Crisis Containment
Contract Disputes	Lotto Win Indemnity
Property Protection	

ADDITIONAL INFORMATION

Minimum Security Warranty
Theft subject to forcible & violent entry / exit
Hazardous activity excluded
EL Certificates must be kept for a period of 40 years.
Includes PR Crisis Communication - £25,000 limit

This is a summary of your cover and should not be construed as an exact and binding analysis. For full terms, conditions and exceptions please refer to the policy document together with any endorsements and wording updates following Covid-19.