



Confirmation of Cover

Sustainable Carlisle Ltd - A47479/1220

Insurance Broker:	Marsh Commercial (Carlisle office)
Broker reference:	
Date terms were issued:	23/12/2020
Renewal Date:	28/12/2020
Period of insurance quoted:	28/12/2020 to 27/12/2021 (both dates inclusive)
Policy wording:	Charities and community groups
Wording:	We shall be reissuing onto the latest policy wording
Instalment Facility:	No

Insurance cover available

Public/products liability	Insured ¹
Employers liability	Insured ¹
Professional liability	Not insured ²
Management Liability	Not insured ²
Property damage	Insured ³
Damage to portable equipment	Not insured
Business interruption	Not insured
Personal accident	Insured
Money and personal assault	Insured
Fidelity	Not insured ⁴
Cyber and data risks	Not insured ⁵

Although the following are priced separately

¹Public & products liability and employers liability must all be purchased together however the limit for each section can vary

²Professional liability, management liability, and entity defence must all be purchased together however the limit for each section can vary

³Portable equipment, business interruption, personal accident, money and personal assault covers are only available if the property damage section is purchased

⁴Fidelity is only available if at least one other section is purchased

⁵Cyber and data risks is only available if the professional liability section is purchased

If you are uncertain as to the cover provided under each section or of the terms used please discuss with your insurance broker.

Endorsements

An endorsement amends the cover provided by the standard wording. Please read each endorsement carefully and if you have any queries as to their meaning or effect on the policy cover please discuss with your insurance broker.

100479 Coronavirus (COVID-19)

For endorsement wordings see separate attachment

Total Premium

Total premium (excluding IPT)	£334.00
IPT at 12.00%	£40.08
Total Premium including IPT	£374.08

Public & products liability and Employers liability

Public/products liability

Limit **Premium** (plus IPT at 12%)

(The most we will pay, costs and expenses in addition)

£5,000,000 £234.00

Excess:

(the first amount of any claim for which you are responsible)

£100

Jurisdiction:

(Territories where claims against you can be brought)

United Kingdom

(Note that in respect of 'public liability' the wrongful act giving rise to the claim must occur within the European Union: for 'products' it can occur anywhere in the world provided the product is supplied from within the United Kingdom)

Employers liability

Limit **Premium** (plus IPT at 12%)

(The most we will pay for any one claim including costs and expenses)

£10,000,000 £50.00

Excess:

(the first amount of any claim for which you are responsible)

£0

Jurisdiction:

(Territories where claims against you can be brought)

United Kingdom

(Note that the injury giving rise to the claim must occur within the United Kingdom or whilst the employee is temporarily outside the United Kingdom)

NB: Although priced separately the Public & products liability and Employers liability must be purchased together. The limit can be different for each section.

Property damage

Cover **Premium** (plus IPT at 12%)

As noted below

£50.00

Premises 1 - Address:	2 Lowthians Lane English Street Carlisle Cumbria CA3 8JR	Buildings General Contents Computer Equipment	Not insured £328 Not insured
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Excess:

(the first amount of any claim for which you are responsible)

subsidence damage £1000
loss of documents £100
theft of keys £25
all other damage £250
(unless the amounts are amended by endorsement)

Damage to portable equipment Not insured

Business interruption Not insured

Personal accident Scale of benefits as stated in the cover section

Money and personal assault

loss of money from locked safe at the premises	£1,000
loss of money from locked safe at private residence	£500
other loss of money	£250
death/loss of limbs, sight, speech or hearing/permanent disablement	£10,000
temporary total disablement	£100 per week for a maximum of 104 weeks

(unless the amounts are amended by endorsement)

Please note:

Our quotation shown above assumes that (prior to commencement of cover) there are no changes in your circumstances which would cause you to amend the answers shown in the attached risk profile or to any other specific questions we have asked you.

If there are such changes prior to inception and you fail to tell us this may a claim not to be paid or reduce the amount payable or we may treat the policy as though it never existed.

Should you wish to discuss our terms, please do not hesitate to contact your insurance broker.

Premium finance:

We are able to offer a 10 month premium finance plan with Premium Credit for this contract of insurance. Should you wish to take advantage of these highly competitive facilities please just let us know.

The current level of charge is 2.5%.

Typical 4.7% APR variable.

If you choose to pay by instalments your personal information and the bank details you provide on the Direct Debit Instruction will be passed to our third party finance provider, Premium Credit Limited. They'll send you a welcome pack detailing their full terms and conditions and commence collection of your instalments. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return your signed credit agreement to pay for any insurance cover you are receiving. If you have any questions about your instalments, contact Premium Credit on 0344 736 9836. On renewal of your insurance policy we'll continue to pass your details to Premium Credit unless you instruct us otherwise.

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