



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS



Mutual Bonus
Our way of saying thank you

M J Chicken, D Macnaughton & H T J
Jolly
6 Eastwood Business Park
Harry Weston Road
Binley Business Park
Coventry
Warwickshire
CV3 2UB

Garden Organic
Ryton Organic Gardens Wolston Lane
Ryton On Dunsmore
Coventry
CV8 3LG

Contact Number: 02476 444519
Fax Number: 02476 441247
Email:
Wolston_Agency@nfumutual.co.uk

9th November 2020

Dear Sirs,

Your Commercial Select insurance is about to be renewed

Policyholder	Trustees for the time being of Garden Organic		
Policy number	080X3345034/N71	Renewal date	1st December 2020

Thank you for insuring with NFU Mutual. Your policy will automatically renew on 1st December 2020 unless you tell us before the renewal date that you do not want to renew. You can do this in writing or by calling us. Our contact details are shown on the top of this letter.

Your new annual premium is **£10,685.88**, including your Mutual Bonus saving of £1,885.33. That's about **£890.50** a month. Please see your payment documents for the exact monthly amounts.

Commercial Legal Expenses

You have unlimited access to legal and tax helplines to support you with everyday legal issues affecting your business. Call our advisory service DAS on **0117 934 0571**.

Documents we'd like you to check

Please read the enclosed documents thoroughly and make sure the cover still meets your needs. For your insurance to remain valid you must tell us about any changes in your circumstances. You'll find guidance under Changes to tell us about. If you're not sure whether your change is relevant, please tell us anyway.

Keep your cover up to date

You need to insure each item under this policy for the correct value. If the insured value of any item is too low, you may not receive the full amount of any claim you make, meaning you may bear part of the loss. You should review your insured values regularly so that your insurance accurately reflects the value of the items you are insuring throughout the term of the policy, not just upon renewal.

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Commercial Select insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Your Demands & Needs**

You may also like to view:

- **Commercial Product Brochure** - for a summary of what your product covers and an explanation of some of the key things that are covered and, just as importantly, key things that aren't, as well as other covers available that you may wish to consider. It's not a comprehensive list but highlights what our customers find most useful.

If you would like to view our product brochures then:

- Go to the NFU Mutual website, navigate to the Business tab, select Business Insurance, scroll down and you'll find links there.
- For Farming Brochures, navigate to the Farming tab, select Farming Insurance, scroll down and select the policy you're interested in, scroll down and you'll find links on the right hand side of the screen.

If you prefer, you can contact your agent who can give you a copy and advise you on how we can help to manage the challenges facing your business.

Changes to tell us about

You need to tell us straight away about any changes that might affect your policy. We won't charge you any admin fees for changes but they might affect the premium or the insurance cover we offer when you renew. If you don't tell us about changes as soon as they happen, you might not be insured.

These are examples of changes we need to know about:

- Criminal convictions or ongoing criminal proceedings.
- County Court Judgements (CCJs), any form of bankruptcy or statutory insolvency proceedings.
- Change of business description or type of work and activities.
- Change of type of goods sold, manufactured or repaired, or the process to do this.
- Change of business to importing or exporting.
- Extension or refurbishment of your premises or purchase of additional premises, or intent to do so.
- Purchase of additional machinery or replacement of existing machinery.
- Accidents, thefts or losses related to the cover we are offering, unless claimed for on this policy.

These apply to you or anyone insured under this policy.

Renewal of Long Term Undertaking

Please note that your current Long Term Undertaking is due to end. We have included a discount in your renewal premium for a new Long Term Undertaking, which appears on your schedule. Please tell us if you no longer wish to continue with this and we will provide revised premium details.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

If you need to make a claim, please contact us on **02476 444519**, or outside of office hours on **0800 282 652**. To report a potential claim under your Legal expenses cover, please call 0117 934 0571.



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

New Commercial Brochures Now Available

As a valued NFU Mutual customer, you already know that you can talk to your agent who will help you make informed decisions about your insurance to protect your business.

To make this even easier for you, we've developed new brochures for all our commercial products using clear explanations that avoid insurance jargon and that describe the wide insurance cover we can offer you. They include some of the key things that are covered and, just as importantly, key things that aren't.

It's not a comprehensive list but highlights what our customers find most useful.

If you would like a product brochure, the following options are available:-

1. Go to the NFU Mutual website, navigate to the Business tab, select Business Insurance, scroll down and you'll find links there.
2. For Farming brochures, navigate to the Farming tab, select Farming Insurance, scroll down and select the policy you're interested in, scroll down and you'll find links on the right hand side of the screen.

Or if preferred, you can contact your agent who can give you a copy and advise you on how your insurance can help to manage the challenges facing your business.

Your Insurance Demands & Needs

Based on our last review of your demands & needs you require cover for your business activities of:

Charity Organisation, Conference Centre, Displays and Demonstrations, Seed Library, Gardening Catalogue

These activities have an annual revenue of £2,500,000 and 52 employees (full time equivalent).

You have also told us the insurance needs important to you include:

- There were no specific areas of concern
- A local, personal service

Based on these details and information you have provided as part of the fact find (shown in your Statement of Insurance) and in any subsequent correspondence, our recommendation is the Commercial Select Insurance policy from NFU Mutual.

This policy meets your requirements as summarised below and as set out in your Statement of Insurance and Policy Schedule. Your Policy Schedule includes further details about what is insured, the extent of cover and key limits under each section.

- **Property** - to cover your contents against the perils you have chosen.
- **Money & Malicious Attack** - to cover loss of money belonging to your business and injury to you or your employees from a violent assault during a theft.
- **Business Interruption** - to cover loss of income for your business if your activities are impacted by an insured event.
- **Employers' Liability** - to cover injury to your employees for which you are legally liable in the course of their employment. This cover is a legal requirement for all businesses that have employees who are not immediate family members. This includes friends or volunteers helping out on a temporary basis and labour only sub contractors. For limited companies it is a legal requirement unless the business consists of just one director with at least 50% shareholding and no one else who could be deemed to be carrying out the duties of an employee.
- **Public and Product Liability** - to cover your legal liability for injury to the public or damage to their property arising from your business activities or from products you sell, manufacture or supply.
- **Environmental Liability** - to cover your legal liability for injury or damage from pollution, biodiversity damage or environmental damage in connection with your business. This cover is excluded for certain businesses - please check your policy booklet for details.
- **Commercial Legal Expenses** - to cover your legal costs and expenses incurred in pursuing or defending incidents in connection with your business. This includes problems with employees, disputes with suppliers or tax enquiries. You need to contact the DAS Legal Expenses helpline as soon as you are aware of a potential claim. Any costs or expenses incurred before written acceptance of the claim will be excluded. For civil claims to be proceeded with there must be a reasonable prospect of success (assessed as at least 51%).

Commercial Select Statement of Insurance

Policyholder	Trustees for the time being of Garden Organic
Policy number	080X3345034/N71
Date of issue	9 November 2020
Period of insurance	1 December 2020 to noon 1 December 2021

① Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any information is incorrect please contact us on 02476 444519 within the next seven days.

Any changes to information supplied may result in a revised premium, revised terms being offered or even in some circumstances a refusal to offer cover. If any changes disclosed are acceptable to us you will be sent a new Commercial Select Statement of Insurance and Insurance Schedule.

This statement of insurance, your insurance schedule, any certificates of compulsory insurance and policy booklet are to be read together as one contract.

Your Premium		Premium Breakdown
Insurance Premium		£11,426.29
Mutual Bonus		-£1,885.33
Insurance Premium Tax (at the current rate)		£1,144.92
Payment in full		£10,685.88
		or
Payment by instalments	Direct Debit charge 0%	£0.00
Typical APR 0% (variable)	Total Payable	£10,685.88

Please see your payment documents for the exact monthly amounts.

About your business

Business description	Charity Organisation, Conference Centre, Displays and Demonstrations, Seed Library, Gardening Catalogue
Loyalty Agreement	3 Years Expires 2023

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years.
- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.
- No-one has ever been prosecuted for breach of any statutory requirements relating to health and safety.
- No-one has made any claims, suffered uninsured losses or had any claims made against them in the past five years.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

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6 Eastwood Business Park
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Warwickshire
CV3 2UB

Contact number: 02476 444519

Commercial Select Insurance Schedule

Policyholder Trustees for the time being of Garden Organic
Policy number 080X3345034/N71
Date of issue 9 November 2020
Period of insurance 1 December 2020 to noon 1 December 2021

Important Information

All policies with the original inception dates on or after 1 January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, your statement of insurance, any certificates of compulsory insurance and policy booklet are to be read together as one contract.

All endorsements that apply to your policy are detailed at the end of this schedule.

Reason for issue: Renewal

Your Premium	Premium Breakdown
Insurance Premium	£11,426.29
Mutual Bonus	-£1,885.33
Insurance Premium Tax (at the current rate)	£1,144.92
Direct Debit Charge	£0.00
Total Premium	£10,685.88

Policy Endorsements

Endorsement 1 - Survey Subjectivity
Endorsement 2 - Long Term Undertaking
Endorsement 3 - Risk Improvements Condition

Business description

Charity Organisation, Conference Centre, Displays and Demonstrations, Seed Library, Gardening Catalogue

Premises address

Ryton Organic Gardens, Wolston Lane, Ryton on Dunsmore, Coventry, West Midlands, CV8 3LG

Property at Ryton Organic Gardens

CONTENTS

General contents and machinery

Covered for the following perils	Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage
Basis of cover	Day One Reinstatement
Sum insured #	£203,702
Declared value	£162,962 *
Location	All insured premises
Interested parties	CF Asset

Money and Malicious Attack

In your premises during business hours	£5,000
In locked safe in your premises outside business hours	£5,000
In gaming, amusement or vending machines	£250
In other circumstances	£500
Monetary documents	£250,000

Malicious Attack

Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disability	£10,000
Temporary total disability	£100 per week for a maximum of 104 weeks
Temporary partial disability	£50 per week for a maximum of 104 weeks
Damage to personal effects	£500 per person

Endorsements for Money, Malicious Attack and Property at Ryton Organic Gardens

Endorsement 4 - Locked Vehicle Overnight Clause
Endorsement 5 - Theft in the Open

Business Interruption - Income

18 month maximum indemnity period	
Total estimated income for maximum indemnity period	£4,074,092 *
First loss sum insured	£1,082,419 *
Covered for the following perils	Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage
Cover extensions	
Additional increased cost of working	20% of sum insured, limited to £50,000
Book debts	£25,000
Food or drink poisoning	£100,000
Public utilities	15% of sum insured, limited to £1,000,000
Customers and suppliers	
Unspecified	15% of sum insured, limited to £1,000,000

* Increased by appropriate indexation

Liability**EMPLOYERS' LIABILITY**

Limit of indemnity £10,000,000 any one incident

PUBLIC AND PRODUCT LIABILITY

Public Liability limit of indemnity £10,000,000 any one incident

Product Liability limit of indemnity £10,000,000 in total for any one period of insurance

ENVIRONMENTAL LIABILITY

Limit of indemnity £1,000,000 in total for any one period of insurance

Retroactive date 1 December 2011

Liability Excesses**PUBLIC AND PRODUCT LIABILITY**

Property damage £250

ENVIRONMENTAL LIABILITY

Environmental Liability £500

Legal Expenses**Commercial Legal Expenses**

Limit of indemnity £250,000

Cover

Employment Disputes and Compensation Awards
Legal Defence
Statutory Licence Appeal
Contract Disputes
Debt Recovery
Property Protection

Endorsements

Endorsement 2:

Long Term Undertaking

The net premium (before the application of any tax) of all sections of this policy has been discounted by 10% (except for Engineering Inspection, Hail, Loss of Animal, Legal Expenses, Terrorism, Motor Trade Road Risks and all Liability sections, where in force and any section subject to a minimum premium) in return for YOU having undertaken to offer to renew the insurance annually for a period of 3 years until renewal of your policy in 2023.

YOU may withdraw from this undertaking at any renewal date, if WE increase the premium rate or otherwise apply terms which restrict the cover or are more severe than the terms applying previously.

YOU can reduce the amount of any insurance to reflect any reduction of value or business activity.

WE are not under any obligation to renew the insurance.

Payment of the premium due will be deemed acceptance by YOU of this endorsement.

Endorsement 3:

Risk Improvements Condition

It is a condition precedent to OUR liability that all requirements as specified in a Schedule of Risk Improvements which are confirmed as completed by YOU will remain in place and fully operational throughout the currency of this Policy.

Endorsement 4:

Locked Vehicle Overnight Clause

WE will not pay for DAMAGE arising from Theft unless:

- 1 all keys are removed from the vehicle and all doors and similar openings locked, all windows be fully closed and any locking devices immobilisers or alarms be maintained and in operation; and/or
- 2 the vehicle is kept within a securely locked building of substantial construction or in an enclosure which has secure walls and/or fences securely locked guarded or under constant surveillance.

Endorsement 5:

Theft in the Open

The definition of Theft for any item other than BUILDINGS is re-stated as follows:

Theft or attempted theft excluding DAMAGE arising from collusion with an EMPLOYEE or person lawfully on the PREMISES.

Information about our Insurance Services

Our statutory status

M J Chicken, D Macnaughton & H T J Jolly is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

M J Chicken, D Macnaughton & H T J Jolly acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 02476 444519 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.



NFU Mutual



Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

This policy covers the holding company and only the named subsidiaries

Policy number 080X3345034/N71

1. Name of policyholder Trustees for the time being of Garden Organic

2. Date of commencement of insurance 1 December 2020

3. Date of expiry of insurance Noon 1 December 2021

We hereby certify that subject to paragraph 2:-

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey or the Island of Alderney (b)
2. (a) The minimum amount of cover provided by this policy is no less than £5million (c)

Signed on behalf of

The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)

Head Office: Stratford upon Avon

Steve Bower
Customer Services Director

Notes

- (a) Where the employer is a company to which regulation 3 (2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.



Certificate of Public and Product Liability Insurance

Policy number	080X3345034/N71
1. Name of policyholder	Trustees for the time being of Garden Organic
2. Date of commencement of insurance	1 December 2020
3. Date of expiry of insurance	Noon 1 December 2021
4. Business(es)	Charity Organisation, Conference Centre, Displays and Demonstrations, Seed Library, Gardening Catalogue
5. Limit of indemnity	
Public Liability	£10,000,000 any one incident
Product Liability	£10,000,000 in total for any one period of insurance

This is to certify that the policyholder is insured under the above numbered policy, subject to the terms and conditions agreed with the Insurer.

Signed on behalf of

The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)

Head Office: Stratford upon Avon

Steve Bower
Customer Services Director

This certificate does not form part of the policy / contract with NFU Mutual. It is a summary of the cover in force and full details are found in the policy.