

NFU Mutual Property and Money Schedule Certificate of Insurance

Schedule

Policy No:

080X8156725

Policy Holder:

The Affiliated Society of The Royal Horticultural Society

The Royal Horticultural Society Address:

80 Vincent Square, London, SW1P 2PE

Insured Affiliated Society

Elloughton -Cum-Brough in Bloom

Address:

74 Spindlewood, Elloughton, Brough, East Yorkshire, HU15 1LL

Definitions:

AFFILIATED SOCIETY

Any Society of the Royal Horticultural Society named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

COMMUNITY GROUP

Any Britain in Bloom, It's Your Neighbourhood Group or other Community Group named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

MEMBER

Any individual person who is subscribed to or registered as a member of an AFFILIATED SOCIETY or COMMUNITY GROUP or is volunteering for an AFFILIATED SOCIETY or COMMUNITY GROUP activity.

Period of Insurance:

1st February 2022 – 31st January 2023

Business Description:

Activities organised by the Affiliated Society within the United Kingdom, the Channel Islands or the Isle of Man.

Total Premium: £70

Section 1: Property

Property Insured:

Sheds, cups, trophies, shields, audio visual and computer equipment, show equipment, promotional materials, furniture, catering equipment, lawn mowers, garden equipment, stock for sale and the like owned by you or held in trust for which you are responsible.

Sum Insured:

£5,000

Basis of Cover:

Reinstatement, with the exception of Stock which is Indemnity

Excess:

We shall not be liable for the first GBP 50 of each and every occurrence.

Inner Limits of Indemnity:

Item No	Description	Limit of Indemnity
1	Personal effects	GBP 500 any one person
3	Capital additions	10% of the Property Insured
4	Changing of locks and keys	GBP 2,500 any one occurrence
5	Clearing of drains	GBP 2,500 any one occurrence
6	Fire extinguishing expenses	GBP 2,500 any one occurrence
7	Glass	GBP 5,000 any one occurrence
8	Metered water	GBP 2,500 any one occurrence
9	Re-erection costs	GBP 2,500 any one occurrence
10	Trace and Access	GBP 2,500 any one occurrence

Section 2: Money

Money:

Description A)

Any single loss of Money (other than crossed cheques crossed warrants crossed giro drafts crossed postal and money orders crossed bankers' drafts crossed National Giro bank cash cheques stamped National Insurance cards stamped National insurance saving cards saving certificates premium bonds savings bonds credit card sales vouchers VAT purchase invoice consumer redemption vouchers company sales vouchers and unexpired units in franking machines) as stated below.

In transit or in a bank night safe	£500
In your premises during business hours	£500
In locked safe in your premises outside business hours	£500

In gaming, amusement or vending machines	£500
In other circumstances	£500
Monetary documents	£500
The Fraudulent use of cheque, cash credit or account card	£500

Excess:

We shall not be liable for the first GBP 50 of each and every occurrence.

Endorsements

Theft from Unattended Vehicles

WE will not pay for DAMAGE arising from Theft from a vehicle unless:

- 1 all keys are removed from the vehicle and all doors and similar openings are locked, all windows are fully closed and any locking devices immobilisers or alarms are 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.

Security of PROPERTY Insured

Cover for PROPERTY will only apply if it is kept in a locked building or otherwise adequately secured when not attended.

Claims Occurring Prior to Inception

WE will not indemnify YOU in respect of any liability caused by, through, or in connection with claims occurring prior to inception and acceptance by the Royal Horticultural Society. Cover will be deemed to have attached upon receipt of payment.

Underinsurance Condition

The Underinsurance condition is deleted.

Please note that the policy is underwritten by NFU Mutual.

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To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk