

# Scout Property and Equipment Insurance Policy Summary **keyfacts**<sup>®</sup>

PLEASE NOTE THAT THIS SUMMARY DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE CONTRACT, WHICH CAN BE FOUND IN THE POLICY DOCUMENT. YOU SHOULD REFER TO YOUR POLICY FOR FULL DETAILS OF THE INSURED VALUE AND LIMITATIONS.

Your **Insurer** is Certain Underwriters at Lloyd's of London.

## COVER

The Policy covers any Group, District or County named as an **Insured** in the Policy Schedule, which is involved with or in connection with authorised Scouting activities (or as otherwise agreed with Unity Insurance Services) and within the **Geographical Limits** for which the Insurance was purchased.

## DURATION

The Policy provides cover for a 12 month period of Insurance unless shown differently on your Policy Schedule. It is renewable annually.

## BUILDINGS COVER SECTION – only covered if listed in the Schedule

**The main features and benefits of the Insurance are:**

Insurers will pay for Loss or damage to all *Building(s)* on the *Premises* including landlords' fixtures and fittings and boundary walls, gates and fences of the *Premises* caused by the following perils:

1. Fire, lightning, explosion, earthquake, subterranean fire.
2. Aircraft or aerial devices or articles dropped from them.

3. Storm, tempest or flood (where flood has been specifically accepted by *Insurers*).
4. Bursting or overflowing of fixed water or fuel tanks, apparatus or pipes.
5. Impact by any external moving object.
6. Any person taking part in a riot, civil commotion or by any person of malicious intent.
7. Theft or attempted theft.
8. Accidental breakage or collapse of radio and television aerials and masts or their fittings .
9. Collapse due to Weight of snow and/or ice.
10. Accidental breakage of *Fixed Glass* and sanitary fittings.

*Insurers* will also pay for the following which result from perils 1 to 10 in the Buildings Cover Section:

- a) Accidental damage, for which You are responsible, to domestic fuel oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity, and telephone cables extending from the *Building(s)* to the public mains.
- b) Loss of metered water.
- c) (i) Architects', surveyors', consultants' and legal fees for the reinstatement of the *Building(s)*  
 (ii) Costs reasonably incurred in removal of debris, demolishing and shoring or propping up and  
 (iii) Additional costs of repair or rebuilding of the *Building(s)* necessary to comply with *European and Public Authority* requirements subject to limit of 15% of the *Insured Value* for the damaged *Building(s)* (or where more than one *Building* is insured) 15% of that proportion of the total *Insured Value* representing the damaged *Building(s)* and subject otherwise to the "Special Conditions - Buildings" opposite.

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- d) Loss of rent receivable or payable in consequence of the *Building(s)* being uninhabitable following damage by an insured peril.
- e) Cost of refilling and/or recharging any fire extinguishing appliances for which the Insured may be assessed following Damage up to £200 any one claim and in all.

### **Specific exclusions that apply:**

*Insurers* will not pay for anything within the General Exclusions and also, unless specifically agreed:

1. The first £150 of most claims under this section.
2. Land, roads, pavements, piers, jetties, bridges, culverts, excavations
3. Caravans, trailers, railway rolling stock
4. *Buildings* in the course of construction or erection.
5. Subsidence, landslip or heave (unless specifically agreed by Insurers).
6. Damage to fences or gates.
7. More than £1,000 or 20 days' loss, whichever is the lesser in respect of loss of metered water.
8. Expenses of preparing a claim under this Insurance.
9. Additional costs of complying with *European and Public Authority* requirements notified before the loss or damage occurred.
10. More than 12 months rent receivable or payable.

### **PROPERTY RELATED LEGAL EXPENSES COVER SECTION -** Only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers will pay for Property related Legal Expenses claims where the dispute or legal proceedings are or would be within the geographical limits and the claim is

notified to us during the period of insurance as shown in the schedule:

- Property Disputes
- Contract Disputes

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

- a) a dispute over the pursuit of unpaid rent or service charge due to *you*;
- b) a dispute arising out of the negotiation of a rent review clause within the tenancy agreement
- c) a dispute relating to planning or building regulations or decisions or compulsory purchase orders or any actual, planned or proposed works by or under the order of any government or public or local authority;
- d) any dispute arising from the negotiation review or renewal of a tenancy agreement or the subsequent purchase of the *Property* whether or not such purchase is completed;
- e) a contract dispute other than where the contract is a tenancy agreement with a *contracting party*.
- f) the first £150 of each and every *Claim* (£1,000 if *your* choice of solicitor is used)
- g) any dispute which you knew or should have known existed before the start of *your* policy
- h) any dispute about the imposition of statutory charges
- i) disputes between *you* and *us*, *you* and other *insureds* or *you* and *your* Solicitor
- j) fines or penalties
- k) defending *you* in civil legal proceedings arising from:
  - 1) injury or disease including psychiatric injury and stress;
  - 2) loss, destruction or damage of or to property;
  - 3) alleged breach of any professional duty;
  - 4) any tortious liability

## CONTENTS COVER SECTION – only covered if listed in the Schedule

### The main features and benefits of the Insurance are:

*Insurers* will pay for physical loss or damage to the Contents of the *Premises* including tenants' improvements and *Equipment*, which are *Your* property whilst at the *Premises* stated in the *Schedule* or whilst in use anywhere else in the *United Kingdom*, including whilst in transit, caused by the perils listed below:

1. Fire, lightning, explosion, earthquake, subterranean fire.
2. Aircraft or aerial devices or articles dropped from them.
3. Storm, tempest or flood.
4. Bursting or overflowing of fixed fuel or water tanks, apparatus or pipes.
5. Impact by any external moving object.
6. Any person taking part in a riot, civil commotion or by any person of malicious intent.
7. Theft or attempted theft.
8. Collapse due to weight of snow and/or ice.
9. Accidental damage to the *Contents* within the *Premises* stated in the *Schedule*
10. All risks of physical loss or damage to training and camp *Equipment* whilst in transit to or from camps.
11. Costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* following loss of keys by *You* or any permanent member of the *Scout Group*.
12. Cost of refilling and/or recharging any fire extinguishing appliances for which the Insured may be assessed following Damage up to £200 any one claim and in all.

### Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £350 of any malicious damage or theft claim in respect of unattended Equipment at unwardened sites and £300 in respect of unattended Equipment at wardened sites.
2. Personal effects and personal property of members of the Scout Group.
3. Money
4. Generators, strimmers, mowers and other fuel operated machines unless specifically agreed by us as insured.
5. Cameras, air rifles, archery Equipment, portable electrical Equipment, used for audio, personal audio, computing, communications, navigation, photographic, video and public entertainment Equipment, unless specifically agreed by us as insured.
6. Vehicles sit-on and ride mowers, aircraft or watercraft, which are mechanically propelled.
7. More than £2,000 in respect of any one tent, marquee or musical instrument or £1,000 in respect of any one other item unless specified in the Schedule.
8. More than £250 in respect of temporarily loaned items of Contents and Equipment unless specifically agreed and endorsed on the Schedule.
9. Trailers and Accessories and Equipment whilst not contained in the Buildings at the Premises.
10. Property more specifically insured elsewhere.
11. *Mysterious Disappearance*
12. In respect of Accidental damage to the Contents within the Premises stated in the Schedule:
  - a) Loss or damage or any proportion of loss or damage which We specifically exclude elsewhere under this section.
  - b) Loss damage or deterioration of any article caused by dyeing,

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- cleaning, repair, renovation or whilst being worked upon.
  - c) Any amount over £1,000 in total for porcelain, china, glass and other brittle articles.
  - d) Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.
  - e) Loss or damage arising out of faulty design, specification, workmanship or materials.
  - f) Loss or damage from mechanical or electrical faults or breakdown.
  - g) Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.
  - h) The first £150 of every claim.
- 3. Computer virus, erasure of computer data or damage to documents or computer records
  - 4. Computer or machinery breakdown unless caused by damage to *buildings* or *contents*
  - 5. Interruption of public utilities or telecommunications
  - 6. Cancellation of an event
  - 7. Weather, unless causing damage to *buildings* or *contents*
  - 8. Fire or risk of fire in the vicinity of the *premises* without actual damage to the *premises*
  - 9. Ground conditions unless resulting from a peril insured under Buildings Cover or Contents Cover for which you have bought cover
  - 10. Loss of rent, if you are covered under any other section of this policy for loss of rent
  - 11. Any risk excluded under Buildings Cover or Contents Cover

### LOSS OF REVENUE COVER SECTION - only covered if listed in the Schedule

The main features and benefits of the Insurance are:

Insurers will pay for loss of turnover, less savings, during the period of interruption directly resulting from damage to buildings or contents. In addition insurers will pay for your additional costs incurred with their prior agreement, including professional fees, to minimise the period of interruption or the amount of the loss.

Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. Murder or suicide or notifiable human or animal infectious or contagious disease, food poisoning, defective sanitation at the premises
2. Pollution or contamination

### ALL RISKS COVER SECTION – only covered if listed in the Schedule.

The main features and benefits of the Insurance are:

Insurers will pay for loss or damage to *Equipment* belonging to You or for which You are responsible, caused by all risks of physical loss or damage, unless specifically excluded. Insurers will also cover costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* stated in the *Schedule* following loss of the keys by You or any permanent member of the Scout Group.

#### Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £350 of any malicious damage or theft claim in respect of unattended *Equipment* at unwardened sites and £300 in respect of unattended *Equipment* at wardened sites.
2. Personal effects and personal property of members of the *Unit*.
3. *Money*.
4. Vehicles, ride-on mowers, aircraft or watercraft which are mechanically propelled.
5. More than £2,000 in respect of any one tent, marquee or musical instrument or £1,000 in respect of any one other item unless specified in the *Schedule*.
6. Trailers and Accessories and Equipment whilst not contained in the Buildings at the Premises.
7. Breakage of articles of a brittle nature, unless caused by fire, lightning, aircraft explosion, storm, flood, riot, civil commotion or malicious damage, theft or attempted theft, or impact by any animal or vehicle.
8. Scratching of lenses of cameras, projection *Equipment* or associated *Equipment*.
9. *Property* more specifically insured elsewhere.
10. *Mysterious Disappearance*.
11. Loss or damage from mechanical or electrical faults or breakdown.
12. Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light
13. More than £200 in respect of costs necessarily incurred for replacing locks to safes, external doors and alarms following loss of keys as stated in the schedule.

## PERSONAL EFFECTS COVER SECTION – only covered if listed in the Schedule

### The main features and benefits of the Insurance are:

*Insurers* will pay for all risks of physical loss or damage, which are not specifically excluded, to clothing, baggage, sports *Equipment* and other similar items normally carried about the person and all of which belong to the members of the *Group* whilst in their possession during authorised Scouting Activities within the *United Kingdom*, including *Organised Transit* to and from these activities.

### Specific Exclusions that apply:

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. More than £400 in respect of any one member or more than £200 in respect of any one item.
2. The first £20 of each claim by each member.
3. *Money*.
4. Loss of or damage to bicycle accessories unless the bicycle is stolen at the same time.
5. Loss or damage to musical instruments, caused by climate, or breakage of strings, reeds or drum heads from any cause.
6. Breakage of articles of a brittle nature, unless caused by fire, lightning, aircraft explosion, storm, flood, riot, civil commotion or malicious damage, theft or attempted theft, or impact by any animal or vehicle.
7. Scratching of lenses of cameras, projection *Equipment* or associated *Equipment*.
8. *Mysterious Disappearance*.

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## MONEY COVER SECTION – only covered if listed in the Schedule

### The main features and benefits of the Insurance are:

If you have purchased annual cover, Insurers will pay for:

1. Loss of *Money* which is *Your* property or held in trust by *You* for which *You* are responsible, resulting from any cause not excluded whilst anywhere within the *Geographical Limits* stated in the *Schedule*, during the period of insurance.
2. Loss or damage to the clothing or personal effects of any member(s) of the *Group* as a result of any other person stealing or attempting to steal *Money* insured under this section.
3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

If *You* have purchased **Short Period Cover**, Insurers will pay for:

1. Loss of *Money* which is *Your* property or held in trust by *You*, for which *You* are responsible, up to the insured value stated in the *Schedule*, whilst anywhere within the *Geographical Limits*, during the period of insurance.
2. Loss or damage to the clothing or personal effects of any member(s) of the *Group* as a result of any other person stealing or attempting to steal *Money* insured under this section.

If *You* have purchased **Whole Counties / Regions Cover**, Insurers will pay for:

1. Loss of *Money* which is the property of any Scout Group within the Scout County or held by them in trust, for which they are responsible, resulting from any cause not excluded whilst anywhere within the *Geographical Limits* during the period of insurance.

2. Loss or damage to the clothing or personal effects of any member(s) of any Scout the Group or Unit within the Scouting County as a result of any other person stealing or attempting to steal *Money* insured under this section.
3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

### Specific Exclusions that apply:

If *You* have purchased any Money Cover Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the Insured Value shown in the Schedule up to a maximum of £3,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any of the *Unit's* officers or members unless reported to Unity Insurance Services within 21 days of its occurrence.
7. *Mysterious Disappearance*.
8. More than £150 for the loss or damage to clothing for any one person.
9. More than £1,000 for the loss or damage to any one safe.

## CANCELLATION AND ABANDONMENT COVER SECTION – only covered if listed in the Schedule.

### The main features and benefits of the Insurance are:

Insurers will pay for your net ascertained loss of expenses and/or commitments

sustained or incurred by you up to the *insured value* incurred by you up to the insured value under this Section, following cancellation or abandonment of the *insured event* for any reason beyond *your control including* cancellation and/or abandonment due to inclement weather **provided that** in the opinion of the organising committee, prevailing excessive weather conditions make it impossible for the event to be completed.

**Specific Exclusions that apply:**

1. The first £100 of each claim.
2. Losses arising directly or indirectly from:
  - a) Financial failure of the insured event.
  - b) Insolvency or financial default.
  - c) Lack of support.
  - d) Losses recoverable under any other insurance.
  - e) Non-appearance of individual members, participants, exhibitors, exhibits, players or guests.

Detailed below are significant and unusual **limitations** to your insurance:

- It is essential that this insurance is in force prior to fourteen days before the beginning of the event.
- You must declare at the date of signing the proposal form that you know of no reason why the event(s) should not take place.

**TRAILER COVER SECTION – only covered if listed in the Schedule**

**The main features and benefits of the Insurance are:**

Insurers will pay for all risks of physical loss or damage to any trailer which is not specifically excluded.

Cover applies anywhere in the British Isles. Cover is also extended to apply anywhere within the Continent of Europe for a period not exceeding a total of 30 days in each period of insurance in respect of all trailers insured.

- a) The reasonable cost of protection and removal of the trailer if disabled by any cause insured under this section, to the nearest repairers.  
and
- b) Delivery to You within the *Geographical Limits* after repair.

**Specific Exclusions that apply:**

Anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. Loss or damage occurring whilst the trailer is being used other than for Scouting or social, domestic and pleasure purposes.
2. Loss of use.
3. Mechanical or electrical breakdown or derangement.
4. Damage to tyres by punctures, cuts or bursts.
5. Loss or damage to contents of any trailer.
6. The first £100 of each and every claim.
7. Not more than the cost of transport to *Your* address stated in the *Schedule*.

**MOTOR NO CLAIMS BONUS PROTECTION COVER SECTION – only covered if listed in the Schedule**

**The main features and benefits of the Insurance are:**

Insurers will pay for:

1. The difference between the actual no claims bonus if any earned on the renewal after the accident and the

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bonus which would have applied if the claim had not been made based on the scale of bonus and gross annual premium in force at the time of the accident

2. The amount of the excess or deductible provided a payment has been made, or would have been made in the absence of such excess, under the Motor Vehicle Insurance Policy in respect of the particular accident involved or the sum of 1 and 2 above up to but not more than £400 any one claim and in all, any one member or helper.

### **Specific Exclusions that apply:**

Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed by Insurers: More than the amount payable for loss or damage under the Motor Vehicle Insurance Policies or more than £400 any one claim and in all, any one member or helper.

### **GENERAL EXCLUSIONS - applicable to all sections**

1. **WEAR AND TEAR**  
We will not pay for the cost of wear, tear or gradual deterioration including but not limited to mould and/or mildew, or damage by moth and vermin, or mechanical or electrical defect or derangement.
2. **LOSS FROM MOTOR VEHICLES**  
We will not pay for loss or damage to property from motor vehicles unless the vehicle is locked with the property locked in the boot, or the vehicle is garaged or attended. In addition, we will not pay for loss or damage to property from motor vehicles, during the hours of darkness, unless the vehicle is locked and kept in an enclosed garage.
3. **RADIOACTIVITY**  
We will not pay for loss or damage arising from:  
(a) Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of any nuclear fuel  
(b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
4. **WAR**  
We will not pay for loss or damage in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to property by, or under the order of, any government or public or local authority.
5. **SONIC BANGS**  
We will not pay for loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. **TERRORISM EXCLUSION CLAUSE**  
This insurance excludes loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism.
7. **NORTHERN IRELAND**  
We will not pay for loss or damage to property within Northern Ireland caused by civil commotion or any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of, or in connection with, any unlawful association.

#### 8. SEEPAGE AND POLLUTION

This insurance does not cover loss, destruction or damage caused by or arising from any kind of seepage or any kind of pollution and/or contamination unless such pollution or contamination arises from an insured peril and is the direct result of a sudden identifiable unintended and unexpected incident occurring in its entirety at a specific time and place during the period of this policy.

#### 9. ELECTRONIC DATA EXCLUSION CLAUSE

This insurance does not cover loss or damage or any legal liability directly or indirectly arising from computer viruses or from erasure or corruption of electronic data.

### CONDITIONS

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance.) If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and Insurers are free to choose the legal system that will apply to this insurance. Unless Insurers specifically agree to the contrary, this insurance will be subject to English law.

It is your responsibility to keep the Insured Value at the level that represents the full value of the Property insured. In the event of Under-insurance, Insurers liability shall not exceed the proportion of any loss or damage which the *Insured Value* bears to the full cost of rebuilding in its present form for each of the *Building(s)*. If the *Insured Value* is less than 85% of the actual

value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the *Insured Value* bears to the actual value.

### SECURITY REQUIREMENTS

In order for Insurers to provide cover there are minimum levels of security that must be in effect at the premises. These protection requirements are listed in the Policy Wording and MUST be complied with by all *Scouting Groups* who insure their *Buildings, Contents or Equipment* under the *Scout Property and Equipment Insurance* (except where variations are agreed with *Us*). They are common sense practical requirements which are not intended to hinder *Your* application for cover but are to help *You* avoid unnecessary losses.

### POSSIBLE SECURITY REQUIREMENT ALTERNATIVES

Whilst the protection requirements, once implemented, will offer a high degree of security, some *Buildings* may be impractical to secure in this way. If *You* cannot comply with the requirements but feel that *Your* alternative is as affective, *You* should consult *Your* local Crime Prevention Officer and submit his comments, together with photographs of *Your* building, for *Our* consideration.

### CLAIMS PROCEDURE

You must advise Unity Insurance Services of any event likely to give rise to a claim. You will find their contact details in the policy wording.

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### CANCELLATION RIGHTS

Insurers may cancel this Group Policy by sending 30 days notice to the policyholder at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

### COMPLAINTS

Insurers are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that Insurers have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services.

Contact details are:  
Lancing Business Park,  
Lancing, West Sussex BN15 8UG.  
Telephone: 0845 0945 703  
Fax: 01903 751044  
E-mail: [scouts@unityins.co.uk](mailto:scouts@unityins.co.uk)  
Web: [www.scoutinsurance.co.uk](http://www.scoutinsurance.co.uk)

**Commercial customers:** in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's.

Their address is:  
Policyholder and Market Assistance  
Lloyd's Market Services, One Lime Street  
London EC3M 7HA.  
Telephone: +44 (0)207 327 5693  
Fax: +44 (0)207 327 5225  
E-mail [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

### FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN) and on their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

### LLOYD'S

This Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check the Financial Services Authority's Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.