

Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	<i>Not Insured</i>
Section 2 - Business Interruption All Risks	<i>Not Insured</i>
Section 3 - Specified Business Equipment All Risks	<i>Not Insured</i>
Section 4 - Terrorism	<i>Not Insured</i>
Section 5 - Equipment Breakdown	<i>Not Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Not Insured</i>
Section 7 - Group Personal Accident	<i>Not Insured</i>
Section 8 - Goods in Transit	<i>Not Insured</i>
Section 9 - Employers' Liability	<i>Insured</i>
Section 10 - Public Liability	<i>Insured</i>
Section 11 - Products Liability	<i>Insured</i>
Section 12 - Loss of Licence / Registration	<i>Not Insured</i>
Section 13 - Motor NCD and Excess Protection	<i>Not Insured</i>

Part B - Legal Expenses

Section 14 - Legal Expenses	<i>Not Insured</i>
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Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Insured</i>
Section 16 - Employment Practice Liability	<i>Not Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Not Insured</i>
Section 18 - Professional Indemnity	<i>Not Insured</i>

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<i>Not Insured</i>
Section 19B - Property Damage Loss Recovery	<i>Not Insured</i>

Part E - Business Travel

Section 20 - Business Travel	<i>Not Insured</i>
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Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy Sums Insured. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i>	£ 10,000,000
But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 9 - Excess Applicable

Each and every loss	Nil
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Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i>	£ 10,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Care & Treatment	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Hirers' liability - Any one <i>Event</i>	£ 1,000,000

Section 10 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i>	£ 10,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 11 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include

Limit of Indemnity

1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

Sections 10 and 11 Extensions include

Limit of Indemnity

3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity

Limit of Indemnity

1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

PART C - EXECUTIVE RISKS

Section 15 - Trustees, Directors and Officers Liability

Description

Limit of Indemnity

In the aggregate for all <i>Claims</i> made for the <i>Period of Insurance</i>	£ 250,000
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Section 15 - Excess Applicable

Each and every <i>Claim</i> other than as noted below	Nil
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Each and every <i>Claim</i> only in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive	£ 2,500
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Unless amended above, or endorsed to the contrary, Extensions 1 to 22 apply. Please refer to your Policy wording for full details

Extensions 1 to 22 include

3 - Civil fines and penalties	Included
5 - Crisis Management	Up to £ 100,000
6 - Defence Costs for Extradition, Deportation and Asset Protection	Up to £ 50,000
8 - Spouses, heirs and legal representatives	Included
13 - Retired Trustees	Included
20 - Loss of Documents	Up to £ 25,000
21 - Identity fraud investigation	Up to £ 50,000

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

Reference

CC1EL^

Manual Handling Endorsement

Applicable to Section 9 Employers' Liability and Section 10 Public Liability

The *Insured* shall ensure that any *Person Employed* or *Service User* who is involved in lifting heavy goods shall be fully trained in Manual Handling procedures.

Subject otherwise to the terms, conditions and exclusions of the Policy.

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Vegetation and Wetland Management Endorsement

Applicable to Sections 9 Employers' Liability, 10 Public Liability and 11 Products Liability

The *Insured* shall ensure that for all *Persons Employed*:

1 full written risk assessments must be in place including a signed risk assessment compliance form and which includes avoidance of deep and fast-flowing water areas,

2 appropriate safety wear is worn including hard hats when working with trees, metal capped shoes if carrying/using heavier items and waders for work in water

3 training records are retained in regard, manual lifting, hygiene protection against Weil's Disease and other infectious diseases.

Subject otherwise to the terms, conditions and exclusions of the Policy.

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Water Management Endorsement

Applicable to Section 10 Public Liability and Section 11 Products Liability

The *Insurer* shall not be liable for any *Injury*, *Legal Costs*, damage, loss, liability, cost or expense arising directly or indirectly out of the increase or decrease in water depth at any river.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

None

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

None

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 6,000

Additional Underwriting Information

Wellingtons and/or waders used for water work.

Use of kayaks for some work

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	1.00	£ 0	Yes
Volunteers	0.00	£ 0	No
Light Manual	1.00	£ 0	Yes

Employers Reference Number

To be Advised



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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)

Policy Number: 031865/11/24

Name of Policyholder: The Officers, Committee and Members for the time being of Coquet River Action Group

Date of Commencement of Insurance: 01 November 2024

Date of Expiry of Insurance: 31 October 2025

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 Jersey, the Island of Guernsey and the Island of Alderney (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of: **Aviva Insurance Limited** (Authorised Insurer)

Authorised Signatory
Jason Storah
CEO, UK & Ireland General Insurance

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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you



Certificate of Public Liability Insurance

Policy Number: 031865/11/24

Name of policy holder: The Officers, Committee and Members for the time being of Coquet River Action Group

Date of Commencement of Insurance: 01 November 2024

Date of Expiry of Insurance: 31 October 2025

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 10,000,000 in respect of any one Event

Products Liability GBP 10,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 01 November 2024