

Charity Combined Policy Schedule

Policy Number - 026366/09/23

Renewal Schedule Number 1

Issue date of Schedule - 27/09/2023

This policy is issued by Q Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured: Lancaster Men`s Hub

Trading as (if applicable): Not Applicable

Agent Name: M Ladbrook Ltd (Chesterfield)

Agent Address: 5A County House - Waterside Business Park, Redwall Close, Dinnington, Sheffield, South Yorkshire S25 3QA

Principal Risk Address: The Cornerstone, Sulyard Street, Lancaster, Lancashire LA1 1PX

The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations.

The Business: Carrying on *Business* and/or *Business Activities* as defined within the Policy
Men`s group improving physical and mental health of men of all ages in the Lancaster area. Activities include: coffee mornings; signposting; car maintenance; cookery classes; woodworking; chaplaincy; walking football where children will attend with a parent/guardian; community café; writers group; games evenings; *trips and excursions*. Also includes a Mens Shed group which provides social, recreational and educational opportunities for members of a *Light Manual* nature at the Workshop Premises but excluding activities listed within the Men`s Sheds Conditions Endorsement.

Effective Date of Quote: 23 September 2023

Period of Insurance: From 23 September 2023 to 22 September 2024 (both days inclusive)

Terms and Conditions: In accordance with the details set out in this *Schedule*

Policy Wording: Q Underwriting Charity Combined CC1-5A

This Policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Limited	100719892BDN
Part B - Legal Expenses	Not Applicable	
Part C - All Sections (other than Section 18 Professional Indemnity)	Aviva Insurance Limited	100719892BDN
Section 18 Professional Indemnity	Aviva Insurance Limited	100719892BDN
Part D - All Sections	Not Applicable	
Part E - Travel	Not Applicable	

Long-Term Undertaking: Not Applicable

Authorised Signatory:



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>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>Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Not Insured</i>
Section 7 - Group Personal Accident	<i>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>
-----------------------------	--------------------

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>
------------------------------	--------------------

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 1 - Property Damage All Risks

The Property Insured

Item	Description	Sums Insured
A	Buildings	Not Insured
	Tenants Improvements	Not Insured
B	Contents	Not Insured
	Computer Equipment	Not Insured
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured
I	Location Specific - Hand Tools, Hand Powered Tools & Powered Machinery	£ 10,000

Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	Applicable
Special Extension 4 - Waiver of Average	Included

Section 1 - Excess Applicable (Each and every loss)

Standard Section Excess	£ 250
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

Clauses 1 to 7 include:

7 - Floating Sums Insured - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

Extensions 1 to 53 include

	Up to
4 - Breakage of Glass and Sanitary Fittings	1
5 - Capital Additions	3
6 - Changing Locks	-
9 - Deterioration of Stock	F
	I

y Tipping

20 - Property at Business Events

22 - Removal of harmful insect nests

£ 10,000

£ 1,000,000

£ 5,000

£ 2,500

£ 15,000

£ 25,000

£ 2,500

30 - Trace and Access	£ 25,000
36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	£ 5,000
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Not Applicable

Section 5 - Excess Applicable

Each and every loss	Nil
---------------------	-----

Section 7 - Group Personal Accident

Multiple of Salary Basis

Applicable to:

Item	Description	Sums Insured
1	Death	Not Insured
2	Loss of Limb or Loss of Sight	Not Insured
3	Permanent Total Disablement	Not Insured
4	Temporary Total Disablement (weekly up to 104 weeks)	Not Insured
5	Temporary Partial Disablement (weekly up to 104 weeks)	Not Insured

Medical Expenses up to 30% of item 1 above (maximum of £20,000) Included

Operative Time: Not Insured

Maximum Benefit Any One Person (Accident)

Death and Capital Benefits - £500,000

Agreed Benefits Basis

Applicable to: Volunteers

Item	Description	Sums Insured
1	Death	£ 15,000
2	Loss of Limb or Loss of Sight	£ 15,000
3	Permanent Total Disablement	£ 15,000
4	Temporary Total Disablement (weekly up to 104 weeks)	£ 150
5	Temporary Partial Disablement (weekly up to 104 weeks)	£ 150

Medical Expenses up to 30% of item 1 above (maximum of £20,000) Included

Operative Time: Occupational Accidents Only

Section 7 - Excess Applicable

Each and every loss Nil

Unless amended above, or endorsed to the contrary, Extensions 1 to 12 apply. Please refer to your policy wording for full details

Extensions 1 to 12 include

5 - Retraining expenses	Up to £ 10,000
8 - Dental or Optical Injury expenses	Up to £ 2,500
9 - Facial Injuries	Up to £ 5,000
10 - Dependents benefit	Up to £ 5,000
12 - Adaptation or relocation expenses	Up to £ 10,000

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
---------------------	-----

Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i>	£ 2,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 2,000,000
Care & Treatment	
In the aggregate for the <i>Period of Insurance</i>	£ 2,000,000
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
---	-------

Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i>	£ 2,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 2,000,000

Section 11 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
---	-------

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
- 4 - Data Protection
- 6 - Libel and Slander
- 12 - Contractual Liability

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 *Claims* made for the *Period of Insurance*

£ 100,000

Section 15 - Excess Applicable

Each and every *Claim* other than as noted below

Nil

Each and every *Claim* only in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive

£ 2,500

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

Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

Number of Premises: 2

Premises 1: The Cornerstone
Sulyard Street
Lancaster
Lancashire
LA1 1PX

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Not Applicable

Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable
Business Interruption Not Applicable

Security at this Location

Intruder Alarm Type	Not insured
Subject to Survey	No

Endorsements specific to this Location

None

Other Premises Insured:

Premises 2: Workshop Premises
Rear of Brook Street
Lancaster
Lancashire
LA1 1SL

The Property Insured

Item	Description	Sums Insured
A	Building(s) Location Specific - Hand Tools, Hand Powered Tools & Powered Machinery	Not insured £ 10,000

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Not Applicable

Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable
Business Interruption Not Applicable

Security at this Location

Intruder Alarm Type Not insured
Subject to Survey No

Endorsements specific to this Location

None

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

CCELTOOLS[^]

Tools and Machinery

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

1 The *Insured* shall ensure that any *Person Employed* who is inexperienced in the use of tools and/or mechanical machinery shall be fully supervised at all times by an experienced operative of the *Insured* until such time as the *Person Employed* has completed certificate apprenticeship and/or probation.

2 This Policy does not apply to any claim, loss, liability, cost or expense directly or indirectly arising to any *Person Employed* who is under 18 years of age which is attributed to the use of any mechanical machinery.

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

CCE0104[^]

Catering Facilities - Kitchen Equipment and Maintenance

Applicable to Section 1 Property Damage and Section 10 Public Liability

Definitions applicable to this Endorsement

Cooking Equipment

means all cooking and frying equipment including *Deep Frying Equipment*.

Deep Frying Equipment

means equipment used for frying by immersing in fat or oil.

Unattended

means without a competent person remaining continuously near the *Cooking Equipment*, either in full view of it or positioned where they are able to take action to prevent, extinguish or control a fire starting from such equipment

The *Insurer* shall not be liable for *Damage* to the *Property Insured* caused by or resulting from fire or explosion, unless the *Insured* ensure that, where *Cooking Equipment* is located within the *Premises*:

1 all *Cooking Equipment* must be installed, operated and maintained in accordance with the manufacturers' instructions.

2 all *Deep Frying Equipment* must be fitted with a thermostat which prevents the temperature of fat or oil exceeding 205 degrees Centigrade (401 degrees Fahrenheit).

Where a separate high temperature safety thermostat is fitted, this must be set to a temperature of no greater than 230 degrees Centigrade (450 degrees Fahrenheit).

3 all extract hoods, canopies, canopy exhaust plenums, filters and grease traps must be thoroughly cleaned over their entire internal and external areas by the removal of all greasy and oily deposits and other waste materials at least every month.

4 the entire internal area of all flues and extract system ducting, including extraction motors and fans must be thoroughly cleaned by a competent person with the removal of all greasy and oily deposits and other waste materials, at least every six (6) months.

5 If the entire internal area of all flues and extract system ducting, including extraction motors and fans, have not been so cleaned within six (6) months prior to the inception of this insurance or the addition of this condition, then they must be so cleaned within 30 days of the inception of this insurance or the addition of this condition, and at least every six (6) months thereafter.

6 suitable fire extinguishers and/or blankets must be kept in the frying and cooking area and staff are fully trained how to use them.

7 no *Cooking Equipment* using fats, oils or coals must be left *Unattended* while the heat source is operating.

8 all *Cooking Equipment* including flues and extract system ducting, must be kept from contact with and not in close proximity to combustible material including any such material within or forming part of the building.

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

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.

CCEMS06

Men's Sheds Use of Heat Precautions Endorsement**Applicable to Sections 9 Employers' Liability and 10 Public Liability**

Cover is extended to include any claim, loss, liability, cost or expense directly or indirectly arising from any work involving the use of machinery or process which involves the application of heat.

Provided always that the *Insured* shall ensure that:

- 1 the *Insured* comply with the Provision and Use of Work Equipment Regulations 1998
- 2 all heat producing machinery is used and maintained in accordance with prevailing regulations and in compliance with the manufacturer's instructions;
- 3 all recommended personal protective equipment is worn at all times;
- 4 the *Insured* maintain a register of *Competent Persons Employed* with the skill, knowledge, practical experience and training to enable them to assess the risks involved in using the machinery and the supervision of others;
- 5 any *Service User* or *Person Employed* who is inexperienced in the use of heat producing machinery shall be fully supervised at all times by a *Competent Person Employed* until such time as the trainee has completed all relevant training and is deemed to be proficient in its use and is documented as being authorised as a *Competent Person Employed*
- 6 that the *Insured* shall take all reasonable steps to ensure that:
 - a the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire-retardant metals;
 - b the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence;
 - c combustible floors/substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material;
 - d where work is being carried out in any enclosed area an additional *Employee* of the *Insured* or an employee of the occupier or of the main contractor shall be present at all times to guard against outbreak of fire;
 - e the following must be kept in readiness for immediate use near the scene of operations:
 - i suitable fire extinguishers; and/or
 - ii hoses connected up in readiness for immediate use and tested prior to the commencement of the work;
 - f a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation.

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

CCEMS04

Men's Sheds Woodworking and Metalworking Conditions**Applicable to Sections 9 Employers' Liability and 10 Public Liability**

Cover is extended to include any claim, loss, liability, cost or expense directly or indirectly arising from any work involving the use of fixed power mechanical woodworking and metalworking machinery.

Provided always that the *Insured* shall ensure that:

- 1 the *Insured* comply with the Provision and Use of Work Equipment Regulations 1998;
- 2 all mechanical woodworking and metalworking machinery is used and maintained in accordance with prevailing regulations and in compliance with the manufacturer's instructions;
- 3 all recommended personal protective equipment is worn at all times;
- 4 any operation of mechanical machinery may only be undertaken when other persons are present at the premises;
- 5 the *Insured* maintain a register of *Competent Persons Employed* with the skill, knowledge, practical experience and training to enable them to assess the risks involved in using the machinery and the supervision of others;
- 6 any *Service User* or *Person Employed* who is inexperienced in the use of mechanical woodworking

and metalworking machinery shall be fully supervised at all times by a Competent *Person Employed* until such time as the trainee has completed all relevant training and is deemed to be proficient in its use and is documented as being authorised as a Competent *Person Employed*.

The *Insurer* shall not be liable for any *Injury*, claimant's costs and expenses, *Legal Costs*, or any other cost or expense arising directly or indirectly from the use of any mechanical woodworking and metalworking machinery by any person who is under 18 years of age unless they were fully supervised by a Competent *Person Insured* at the time of the *Injury*.

For the purposes of this endorsement a Competent *Person Employed* is deemed to be a person with the skill, knowledge, practical experience and training to enable them to assess the risks involved in using the equipment in accordance with the register of Competent *Person Employed* maintained by the *Insured*. Subject otherwise to the terms and conditions 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.

Men's Sheds Conditions Endorsement

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

In respect of Men's Sheds activities unless specifically agreed otherwise in writing, the following types of activities shall be excluded from the cover (and subject to specified restrictions) provided by this Policy:

- a** airborne or waterborne activities
 - b** competitive physical activity or contact sports;
 - c** rides on or using animals;
 - d** rides on or using mechanical or electrical equipment;
 - e** the use of gymnastic equipment;
 - f** the use of inflatable play equipment;
 - g** the use of guns or other weapons or missiles;
 - h** the use of pyrotechnics;
 - i** maintenance or repair of any safety critical equipment, electrical or gas appliances, or other building or maintenance work normally carried out by qualified tradesmen;
 - j** motorised vehicles;
 - k** the use of chainsaws, or burning of gardening debris.
 - l** activities involving vulnerable people, and including persons under the age of 18 (eighteen) years;
- It is also noted that, for Section 10 Public Liability, the single article limit in respect of *Damage* for items being worked on and/or in your care and custody is £500 notwithstanding any *Excess* which shall apply.
- Subject otherwise to the terms, conditions and exclusions of the Policy.

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:

£ 6,069

Additional Underwriting Information

Approximately 66 members

Car maintenance is non-skilled tasks only such as checking the oil, replacing wiper blades and checking tyre pressure.

Community Café: Approximately 6 times per year serving food to members of the public at 'The Cornerstone' when they are running events

Maximum members at any one time: The Cornerstone - 40; Workshop Premises - 10.

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Volunteers	2.25	£ 0	Yes
Members	66.00	£ 0	Yes

Employers Reference Number

Exempt



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:	026366/09/23
Name of Policyholder:	Lancaster Men`s Hub
Date of Commencement of Insurance:	23 September 2023
Date of Expiry of Insurance:	22 September 2024

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, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (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 Insurers)

Authorised Signatory
Adam Winslow
Chief Executive Officer, 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: 026366/09/23

Name of policy holder: Lancaster Men`s Hub

Date of Commencement of Insurance: 23 September 2023

Date of Expiry of Insurance: 22 September 2024

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

Indemnity Limit

Public Liability GBP 2,000,000 in respect of any one Event

Products Liability GBP 2,000,000 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: 27 September 2023