

# **Societies Combined All Risks Policy Summary**

**Arranged by**

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# Societies Combined All Risks Policy

The Societies Combined All Risks policy is underwritten by Covea Insurance plc.

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms and conditions of the policy can be found in your policy wording, so please take the time to read it in conjunction with the statement of fact and schedule to make sure you understand the cover provided. Some of the sections will only apply if you have chosen to select the cover.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

This policy will provide the following sections as standard:

- Public Liability
- Employers' Liability
- Money and Personal Assault

The following optional section is also available. Your schedule will show if you have selected this:

- All Risks

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## Section 1 - Public Liability

### Limit of Indemnity £5,000,000 any one cause

Covers your legal liability for accidental bodily injury to any person and for accidental loss of or accidental damage to material property happening in connection with any Society activity.

Legal costs and expenses incurred with the Insurer's consent are also covered.

Individual Society members (in their capacity as such) can also be indemnified under this Section.

### Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

### Significant Exclusions and Limitations:

- bodily injury to any employee
- pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident
- property belonging to you or in your custody or control
- liability arising from the use of motor vehicles
- any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- liability caused by products other than food and drink
- liability arising out of asbestos or its derivatives
- terrorism, war and kindred risks
- liability arising from or caused by any event occurring on the premises other than:
  - i) events restricted to members of the Society and their guests
  - ii) any other event notified to the Company and noted by endorsement
- any event occurring away from the premises other than
  - i) events of a non-sporting activity nature involving only Society members and where public participation is limited to thirty persons
  - ii) any other event notified to the Company and noted by endorsement
- hazardous locations
- the excess.

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## Section 2 - Employers' Liability

### Limit of Liability £10,000,000 any one cause

(£5,000,000 if arising out of terrorism)

Covers your legal liability for injury to employees and legal costs and expenses incurred with the Insurer's consent, all in connection with their employment by the Society.

### Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

### Significant Exclusions and Limitations:

- hazardous locations
- working on any offshore installation or whilst in transit to or from any offshore installation

## Section 3 - All Risks (Optional)

Accidental loss, destruction or damage by any accident or misfortune to Society property.

Society property is defined as

- a) Cups, Trophies, Shields, Regalia, Badges,  
Banners and other similar articles. Basic sum insured £2,500
- b) Office equipment, furniture and fittings. Basic sum insured £2,000  
(Higher amounts for both available on request)

being the property of the insured or for which the insured is responsible but excluding property more specifically insured, motor vehicles and accessories whilst therein or thereon, money, tickets, documents, securities, tenant's improvements, alterations, decorations and landlord's fixtures and fittings.

No one item to exceed £2,500 unless declared.

### Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

### Significant Exclusions and Limitations:

- the first £25 of each and every claim
- loss or damage occurring whilst not in use or transit unless contained in locked dwelling or adjacent garage of any Society member, or locked cupboard or locked room at the premises, or locked cupboard or locked room in any other building
- loss or damage caused by other authorised users of the premises
- theft or attempted theft from any unattended vehicle unless all windows are closed, all doors and other openings are shut and securely locked, and Society property is in the locked boot (the luggage space at the rear of an estate or hatchback under the top cover and out of view is deemed a locked boot)
- breakage of brittle articles

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- normal wear and tear
- any gradually operating cause
- electrical or mechanical breakdown
- terrorism, war and kindred risks.

## Section 4 - Money

Provides cover for the physical loss of Society money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Loss of non-negotiable money - £10,000

Loss of negotiable money whilst:

- |   |         |
|---|---------|
| a) in transit in the personal custody of any authorised Society member or employee or whilst contained in a bank night safe | £ 1,000 |
| b) in the locked dwelling of any authorised Society member or employee  | £ 250   |
| c) on the premises  |         |
| i) during business hours  | £ 1,000 |
| ii) outside business hours contained in locked safe, locked cupboard or locked room   | £ 250   |
| d) in any other building contained in a locked safe, locked cupboard or locked room   | £ 250   |
- occurring within the territorial limits.

## Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## Significant Exclusions and Limitations:

- the first £25 of each and every claim
- shortages due to error or omission
- loss due to fraud or dishonesty of any Society member or employee unless the loss is discovered within seven working days of the date of its occurrence
- loss from any unattended vehicle
- loss from any coin-operated vending, gaming or amusement machine or payphone.

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## Special extension - Personal Assault

Provides compensation as shown for Society members or employees (age limits 18 - 65).

<b>Result</b>		<b>Compensation</b>
Death	} occurring within twelve	£2,000 or
Loss of limbs	} months of the date of	£2,000 or
Loss of sight	} the injury	£2,000 or
Permanent total disablement at the end of a period of 104 weeks from the date of the injury		£2,000
Temporary total disablement from working		£ 20 per week for a Maximum of 104 weeks.

Also covers damage to clothing and personal effects of any Society member or employee arising in the course of Society business and as a direct result of robbery or hold up or any attempt thereat for an amount not exceeding £100 any one person.

The compensation for temporary total disablement is payable at the end of the period of disablement but interim payments are possible on request at intervals of not less than 4 weeks.

## Significant Exclusions and Limitations:

- any pre-existing physical or mental disability
- pregnancy or childbirth
- intoxicating liquor or drugs
- the first £25 of each and every claim in respect of damage to clothing and personal effects.

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## Customer Service Information

### Covea Insurance plc

Covea Insurance plc (Covéa Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covea Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

**Registered Office:** A&B Mills, Dean Clough, Halifax, HX3 5AX

### Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone, you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formally known as RNID).

### Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

### Premiums

Premiums are payable annually to Magnet Insurance Services. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

### Promise of satisfaction and service

We are confident that your policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse the Company for any amounts we have paid or may be required to pay, in respect of that incident.

### Duration of contract

The first period of insurance under your policy will be 12 months unless otherwise requested by you and agreed by the Company.

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

## **Notification of a claim**

If you have a claim, or are aware of an incident that could result in a claim, please contact Covea Insurance plc on 0330 024 2266.

## **Enquiries or complaints**

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact Magnet Insurance Services at Newark Beacon, Cafferata Way, Newark, NG24 2TN; telephone number 01636 858249.

If you have a complaint concerning a claim you have made you should contact Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX; telephone number 0330 221 0444.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

If you are not satisfied with the way in which your complaint has been handled, please contact Customer Relations at Covea Insurance plc at A&B Mills, Dean Clough, Halifax, HX3 5AX; telephone number 0330 221 0444.

If you remain dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR; telephone number 0300 123 9123.

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision letter. Following this procedure will not affect your legal rights.



### **Covea Insurance plc**

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