SCHEDULE

Policy No: 7925481

The Insured: Dundee Sailing Club

Location:
Grassy Beach
Broughty Ferry
Dundee
DD5 1LU

Business: RYA Sailing Club

Period:	From: 5 June 2015 To: 4 June 2016	Renewal Date: 5 June 2016
Premium: £1,174.28 IPT: £ 70.46 TOTAL: £1,244.74		Class: Y.C.C.

SUMMARY OF COVER

ALL RISKS	INSURED
LOSS OF REVENUE	NOT INSURED
LOSS OF LICENCE	NOT INSURED
DETERIORATION OF STOCK	NOT INSURED
CUPS, TROPHIES AND SPECIFIED ITEMS	INSURED
LOSS OF MONEY	NOT INSURED
EMPLOYERS LIABILITY	INSURED
PUBLIC LIABILITY	INSURED
FIDELITY GUARANTEE	NOT INSURED
PERSONAL ACCIDENT	NOT INSURED
CLUB BOATS	INSURED

SUBJECT MATTER	SUM INSURED -LIMIT	PREMIUM

ALL RISKS

1. Buildings	Clubhouse	£ 260,000
	Outbuildings	£ 2,000
	Shed Fuel Store	£ 1,000
	Tenants Improvements	Not Insured
2. Furniture, fixtures, fittings and all other contents		£ 5,000
3. Wines Spirits Tobacco		Not Insured
4. Consumable Goods		Not Insured
5. Gaming Machines		Not Insured
6. Members Effects		Not Insured

LOSS OF REVENUE

1. Gross Revenue	Not Insured
Indemnity Period:	Months

LOSS OF LICENCE

1. Gross Revenue	Not Insured
Indemnity Period:	Months

DETERIORATION OF STOCK

Freezer Contents	Not Insured

CUPS, TROPHIES AND SPECIFIED ITEMS

1	Quad Bike ** See Endorsement	£ 500
2	Quad Bike ** See Endorsement	£ 2,000

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

TOTAL SUM INSURED £ 2,500

LOSS OF MONEY

Not Insured

EMPLOYERS LIABILITY

Indemnity Limit £10,000,000

Volunteers Only – No Expenses Paid

SUBJECT MATTER	SUM INSURED -LIMIT	PREMIUM

PUBLIC LIABILITY

Territorial Limits: United Kingdom & United Kingdom Inland & Coastal Waters.

Indemnity Limit — £ 3,000,000 Any One Incident

Sail Training Indemnity Extension — Included

Territorial Limits: United Kingdom & United Kingdom Inland & Coastal Waters.

Based on a maximum of 4 qualified instructors at any one time.

FIDELITY GUARANTEE

Job Title — Not Insured

PERSONAL ACCIDENT

Activity/Description — Capital Sum: — Not Insured

TABLE OF BENEFITS:	% of Capital Sum
1. Death	100
2. Total and irrecoverable loss of one or more limbs, eyes or limbs/eyes.	100
3. Permanent total disablement - other than (2)	100
4. (i) Temporary total disablement during period of disablement	1% per week
or (ii) Temporary partial disablement during period of disablement but not beyond 104 weeks from the date of first disablement (i) and (ii) combined.	
Medical Expenses incurred in respect of 4(i) or (ii) will be paid in addition upto but not exceeding 15% of any claim admitted under such item.	

Territorial Limits: United Kingdom and United Kingdom Coastal Waters.

SUBJECT MATTER	SUM INSURED -LIMIT	PREMIUM

CLUB BOATS

SUB SECTION (1) Insured

INSURED PROPERTY:

1 x Keel Boat 'Hurley Silhouette'	£ 2,000
1 x ISO	£ 800
1 x Avon 5m Searider & Yamaha OBM	£ 2,000

SUB SECTION (2)

Third Party Liability Only:

8 x Wayfarers
1 x Kestrel
1 x Enterprise
1 x Graduate
1 x Optimist

Legal Liability: £3,000,000

Cruising limits: United Kingdom Inland and Coastal Waters

EXCESS CLAUSE: Forming part of and attaching to this Insurance

THE INSURER SHALL NOT BE RESPONSIBLE FOR THE SUMS SHOWN IN THE TABLE BELOW IN RESPECT OF EACH AND EVERY LOSS.

EXCESSES

Cover		Uninsured Sum
All Risks:	Members Effects	£ 25
	Storm/Tempest/Flood) Malicious Damage) Theft)	£ 250
	Subsidence	£1,000
	All Other Loss	£ 100
Loss of Licence		£ 50
Cups, Trophies, Specified Items		£ 25
Fidelity Guarantee		10%
Club Boats -	Sub Section (1) (Other than Fire or Total Loss)	£ 50
	Theft of Outboard Motor Engines	£ 100

SPECIFIC EXCESS:

NONE

MEMORANDA - ENDORSEMENTS

ENDORSEMENTS/WARRANTIES

LONG TERM UNDERTAKING

A discount of 10% off the gross premium on the Policy is allowed in consideration of **you** undertaking to offer at each renewal, until the date 04/06/2018, the insurance under the Policy on the terms and conditions in force at the expiry of each **Period of Insurance** and to pay the Premium annually in advance, it being understood that:

a) we shall be under no obligation to accept an offer made in accordance with the said undertaking:
b) the sum(s) insured may be reduced at any time to correspond with any reduction in value/business.

The above mentioned undertaking applies to any policy, or policies, which may be issued by **us** in substitution for this Section and the same discount shall be allowed off the gross premium on any substituted policy, or policies, issued by **us**.

Payment of the first/renewal premium due should be deemed acceptance by **you** of the Policy terms including but in no way limited to this clause.

ELECTRICAL CIRCUIT WARRANTY

You warrant to us that:

1
- 1.1 all electrical circuits will be tested within 90 days of the commencement of the warranty; or
- 1.2 you have an existing certificate of a test carried out not more than 5 years prior to the commencement of the warranty; and
- 1.3 all electrical circuits will be tested at least once every 5 years from the date of the last test by a properly qualified electrical engineer; and

2 any defects found during such testing will be remedied or any recommendations made will be carried out immediately in accordance with the requirements and regulations of the Institute of Electrical Engineers; and

3 you will have obtained a certificate confirming the appropriate works have been undertaken; and

4 you will make such certificate available to us on our request.

CUPS, TROPHIES AND SPECIFIED ITEMS SECTION

There is no Road Traffic Act cover in force in respect of the Quad Bike and it should only be operated by approved members.

MEMORANDA - ENDORSEMENTS

GENERAL POLICY ENDORSEMENT

It is hereby noted that if the club hire out the club premises to members/non members then at least 1 club official/member whom the club deem responsible must be in attendance throughout the hire and responsible for the unlocking and locking of the premises

EMPLOYERS' LIABILITY ENDORSEMENT

It is hereby agreed that for the purposes of the above mentioned insurance that the General Definition of Employee appearing at Section F of the Introduction shall be amended by adding as a new paragraph F(b)(vii) the following:

(b) (vii) any Volunteer

and a new General Definition will be inserted in Section F of General Definitions of the Introduction as follows:

Volunteer
Shall mean a person whether or not a member of The Insured who is performing work (in this definition called The Work) in or for the Business and for which such person receives no benefit in money or moneys worth directly or indirectly from The Insured or any third party for the performance of The Work

Subject otherwise to the terms, conditions and limitations contained in this policy

Date Signed: 28th May, 2015

Examined by: Rebecca Thomas

Arthur J Gallagher
Admiral House
Waterfront East
Brierley Hill
West Midlands DY5 1XG
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