Policy Schedule

Policy No:	7925481
Policyholder:	Dundee Sailing Club
Period of Cover	05/06/2017 to 04/06/2018
Long Term Undertaking Expiry	04/06/2018

Premises Address	Grassy Beach, Broughty Ferry,Dundee,DD5 1LU,United Kingdom
Business Description	RYA Sailing Club

Sections Available	**Insured/Not Insured**
Section One – Property All Risks	Insured
Section Two – Business Interruption	Not Insured
Section Three – Loss of Licence	Not Insured
Section Four – Deterioration of Stock	Not Insured
Section Five – Cups, Trophies & Specified Items All Risks	Not Insured
Section Six – Loss of Money	Not Insured
Section Seven – Employers Liability	Insured
Section Eight – Public & Products Liability	Insured
Section Nine – Fidelity Guarantee	Not Insured
Section Ten – Personal Accident	Not Insured
Section Eleven – Boats	Insured

Premium	£1,926.00
Insurance Premium Tax (IPT) @ 12.0 %	£231.12
Total Premium Including IPT	£2,157.12

Section One – Property All Risks	Insured
Buildings	
Clubhouse - Clubhouse & Outbuildings	£450,000
Outbuildings	Not Insured
Marine Installation	Not Insured
Flag Pole	Not Insured
Tenants Improvements	Not Insured
Marquee	Not Insured
Contents	
Fixtures, Fittings and All Other Contents	Not Insured
Stock of Beers, Wines, Spirits & Tobacco	Not Insured
General Stock	Not Insured
Consumable Goods	Not Insured
Gaming Machines (excluding money/contents)	Not Insured
Members Effects (per member)	Not Insured
Quad Bike	£500
Quad Bike	£1,500
Antiques/Artwork	
Not Insured	Not Insured
Excesses:	
Members Effects	£25
Storm / Tempest / Flood / Malicious Damage / Theft	£250
Plant	£25
Subsidence	£1,000
All Other Losses	£100

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

It is a Condition Precedent that Quad Bikes should only be operated by approved members.

Quad Bike Excess £25.00

Section Two – Business Interruption	Not Insured
Loss of Revenue	Not Insured
Additional Increased Cost of Working	Not Insured
Loss of Rent Payable/Receivable	Not Insured
Loss of Revenue (Marine)	Not Insured

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

Section Three – Loss of Licence	**Not Insured**

Section Four – Deterioration of Stock	**Not Insured**
Refrigerated / Frozen Contents	£0

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Five – Cups, Trophies & Specified Items All Risks	**Not Insured**
Cover provided whilst anywhere in Great Britain, Northern Ireland, Isle of Man and Channel Islands	
Plant and Equipment	Not Insured
Portable Computers	Not Insured
Portable Radios	Not Insured
Racing Marks/Buoys	Not Insured
Specified Cup/Trophy	Not Insured
Unspecified Cups and Trophies	Not Insured
Specified Item	Not Insured
Video Equipment	Not Insured
Other	Not Insured
Excesses	
Standard Excess	£0

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Six – Loss of Money	**Not Insured**
On Premises whilst open	Not Insured
In Safe whilst closed	Not Insured
Out of Safe whilst closed	Not Insured
In Transit	Not Insured
At home of authorised official	Not Insured
In gaming machines	Not Insured
Non-Negotiable Monies	Not Insured
Assault Extension included	No

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Seven – Employers Liability	**Insured**
Limit of Indemnity	£10,000,000
Estimated Wageroll	
Volunteers	£0

Cover is automatically provided for all volunteers

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Eight – Public & Products Liability **Insured**

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

Limit of Indemnity £3,000,000

Class: Club

Maximum number of Members 249

Extensions:

No of Instructors providing tuition at any one time 4

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Nine – Fidelity Guarantee **Not Insured**

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Ten – Personal Accident **Not Insured**

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section
Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Section Eleven – Boats **Insured**

Category	Quantity	Cover	Sum Insured
Wayfarers @ £500 each	8	Material Damage	£4,000
Laser Dinghy	1	Material Damage	£500
OPTIMIST	1	Material Damage	£500
Avon 5m Searider & Yamaha OBM	1	Material Damage	£2,000
Topper Dinghies on permenant loan	6	Marine Public Liability	£0
Humber Destroyer 5.3mtr RIB (Orange) incl Suzuki 60HP OBM Model: DF60ATX	1	Material Damage	£15,600

Loaned/Borrowed Boat Extension **Not Insured**

Excesses
The following excesses apply unless an increased amount is stated above
Standard Excess £50

Theft of Outboard Motors Excess		£100
Marine Public Liability		Insured
Limit of Indemnity		£3,000,000
Territorial Limits:	United Kingdom and United Kingdom Inland & Coastal Waters	

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

Terrorism Cover	**Not Insured**

Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

13. Electrical Circuit Condition Precedent

Premises Condition Precedent

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.

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

Issued by Arthur J. Gallagher Insurance Brokers Limited, Custom House, The Waterfront, Level Street, Brierley Hill, West Midlands, DY5 1XH
Tel: 01384 822241
Fax: 01384 822 121

Signature 

Dated 31/05/2017

This Policy issued under binding authority number B1097ABI171003 granted by Munich Re Syndicate Limited MRS/457 at Lloyd's to Arthur J. Gallagher Insurance Brokers Limited. Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.
The Non Marine Terrorist Risk (with the exception of Employers Liability), if insured, is insured by Argenta Syndicate Management Ltd for and on behalf of Syndicate 2121.