

Your Commercial Combined Policy Schedule

Policy Number 97MWP3264456

Renewal

Produced on 13/09/2022

This schedule forms part of your policy.

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your Policy Details

Renewal Date 17/09/2022

Policy Expires 16/09/2023

Renewal Date 17/09/2023

Renewal Premium Due £1,530.02

Insurance Premium Tax £183.60

Total Renewal Amount Due £1,713.62

Your Details

Policyholder Guiseley Theatre Community Interest Company

Address
United Kingdom
Guiseley Theatre
The Green
Guiseley
Leeds
Yorkshire
LS20 9BT

The Business Theatre

Your Insurance

Adviser's Details

Agency Number 50R326

Name Lloyd & Whyte Ltd

Address
Affinity House
Bindon Road
Taunton
Somerset
TA2 6AA

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Aviva Businesslaw

Website – <https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help you manage your business effectively. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Risk Solutions Helpline 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry as quickly as we can.

This service is available during office hours with an answering service outside these times.

For more information visit: <http://www.aviva.co.uk/yourbusiness/risk-management/>

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Asset Protection

Premises 1	Guiseley Theatre The Green Guiseley Leeds United Kingdom LS20 9BT	Sum Insured
Property Damage		
Buildings		
Buildings		£0
Contents		
Office Computers & Software		£0
Fixtures and Fittings, Machinery and Plant, all other Contents		£1,159
Tenants Improvements		£0
Stock		
Stock and Materials in Trade		£44,033
Target Stock		£44,033
Cover Extension Subsidence Applies		
Total Sum Insured		£ 89,225
Core Property Protection		
The sums insured declared above for Office Computers and Software, Fixtures, Fittings, Machinery, Plant, Stock and Materials in Trade, Target Stock and Tenants Improvements are combined to form a Total Sum Insured. In the event of a claim for one or any combination of these items, the most We will pay will be the Total Sum Insured uplifted by 20%, or £25,000, whichever is higher.		
Extra Cover:		
Business Property away from the Premises up to 10% of the sum insured for Fixtures and Fittings, Machinery and Plant, All other Contents – please see Wording for full details		
Frozen Foods		Not Selected
Damage to Equipment		
Computer & Portable equipment		Not Insured
Increased Cost of Working		Not Insured
Time Franchise		Not Insured
Reinstatement of Data		Not Insured

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Asset Protection

continued

The following covers apply across all premises

Engineering Breakdown

Limit of Indemnity
Not Insured

Building Services - All installed plant and machinery comprising the building services for which You are responsible for.

Not Insured

General Contents, Plant and Machinery - All installed plant and machinery for which You are responsible other than those comprising the building services.

Not Insured

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Asset Protection

continued

Money and Assault

Limit Any One Loss

Money

Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money postage, revenue, national insurance and holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds and franking machine impressions, credit company sales vouchers, luncheon vouchers and trading stamps, VAT invoices.

£250,000

The following items exclude money as described above:

Money not contained in the locked safe:

- | | |
|---|------|
| a) The Premises outside Business Hours: | £500 |
| b) Private dwelling houses of your principles or authorised Employees | £500 |

Money contained in locked safes outside Business Hours –	£5,000
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Safe Make and Model

- Unspecified Safe

Money on the premises during business hours, in transit or held in a bank night safe until removed by bank official.	£5,000
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Assault

Injured Persons

Compensation by Contingency

- | | |
|-----|---------------|
| (1) | £10,000 |
| (2) | £10,000 |
| (3) | £10,000 |
| (4) | £10,000 |
| (5) | £100 per week |
| (6) | £50 per week |

Goods in Transit

Not Insured

Limit Any One Occurrence

Not Insured

Employee Dishonesty

Not Insured

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Revenue Protection

Sum Insured

Business Interruption

Revenue	£73,626
Indemnity Period	24 months
Book Debts	£50,000

Core Business Interruption Protection

The sum insured declared for Insured Profit/Revenue is shown above, We are increasing this by an extra 33%.

In addition, where Your Schedule shows an indemnity period of 12 months, this will be increased to 18 months and your sum insured will be increased in proportion to reflect the additional 6 months of cover.

It is this increased sum insured which will benefit from the 33% uplift described above.

Loss of Licence Not Selected

Asset and Revenue Protection

Terrorism section Not Insured

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Legal Liabilities

		Limit of Indemnity
Employers' Liability		£10,000,000
Public and Products Liability		£5,000,000
Description of Activities		Wage roll
Work undertaken at the Premises		
Clerical	Directors/Partners/Principals/Proprietors	£0
	All other Employees	£12,000
Manual	Directors/Partners/Principals/Proprietors	£0
	Employees using Wood working machinery	£0
	Drivers/Delivery Employees	£0
	All other Employees	£12,000
Work Undertaken away from the premises		
	Directors/Partners/Principals/Proprietors	£0
	- excluding use of heat	
	Directors/Partners/Principals/Proprietors	£0
	- including use of heat	
	Other Employees (including Labour Only Sub Contractors)	£0
	- excluding use of heat	
	Other Employees (including Labour Only Sub Contractors)	£0
	- including use of heat	
	Bona Fide Sub Contractors - excluding use of heat	£0
	Bona Fide Sub Contractors - including use of heat	£0

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Legal Liabilities

continued

Turnover:

United Kingdom	£65,000
European Union (excluding United Kingdom)	£ 0
United States of America and Canada	£ 0
Elsewhere in the World	£ 0

Limit of Indemnity

Commercial Legal Expenses	£500,000
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Employee Benefits

Not Insured

Conditions

Applicable to: Guiseley Theatre, The Green, Guiseley, Leeds, United Kingdom, LS20 9BT

Policy Condition 16 - MINIMUM SECURITY

(Applicable to the Property Damage, Computer Breakdown and Money and Assault Sections of the Policy)

Please refer to the Policy for the full wording of the Condition

The following also apply across all locations:

Policy condition 13 – Index Linking applies to the following sections (if stated as insured in The Schedule):

Property Damage, Computer Breakdown (for Office Computers and Software item only), Engineering Breakdown, Business Interruption, Employers Liability and Public & Products Liability

CX920 - Additional Condition - Cooking Equipment

(Applicable only to the Property Damage Section of the Policy)

Please refer to the Property Damage Section of the Policy for the full wording of the Condition

CX920 - Additional Condition - Cooking Equipment

Any Conditions are subject otherwise to the terms and exceptions of the Policy.

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Endorsements

Any Endorsements stated in the Policy as applying.

Applicable to: Guiseley Theatre, The Green, Guiseley, Leeds, United Kingdom, LS20 9BT

2060 - Work Away Manual Exclusion

We will not provide indemnity under the Public & Products Liability Section in respect of manual work, other than collection or delivery, carried out away from The Insured's premises.

The following also apply across all locations:

2064 - Care and Risk Management Condition

If in relation to any claim You have failed to fulfil any of the following conditions We will not pay that claim.

You must ensure that

(1) any person working for You or on Your behalf, voluntarily or paid, in a role which has unsupervised access to children or vulnerable groups must

(a) have undergone satisfactory Disclosure and Barring Service or similar statutory disclosure checks prior to engagement in those duties

(b) undergoes satisfactory Disclosure and Barring Service or similar statutory disclosure recheck every 3 years

(c) have access to, are acquainted with and receive formal training in Your safeguarding policy with formal update training based upon current best practice at intervals not exceeding 3 years

(d) receive formal induction safeguarding training prior to commencement of their duties and are supervised during their probationary service period

(2) You securely retain for no less than 30 years employment and engagement applications, references, identity verification, records of Disclosure and Barring Service or similar statutory disclosure checks and related correspondence in respect of

(a) Your safeguarding policy, revisions and records of your safeguarding policy training delivered to any person working for You or on Your behalf in a care role or having unsupervised access to any child or vulnerable group in Your care

(b) Your accident and incident registers records of any alleged, actual or threatened abuse, assault or molestation and action taken including

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notifications to the appropriate authorities

(c) all referral, assessment, treatment and care plans and related correspondence for any child or vulnerable group in Your care.

3007 - Premises Inspection Condition

(Applicable only to the Property Damage Section of the Policy)
Please refer to the Property Damage Section of the Policy for the full wording of the Condition

582 - WOODWORKING MACHINERY EXCLUSION

We will not provide indemnity under the Employers Liability Section in respect of the use of powered woodworking machinery other than

- (1) lathes.
- (2) fret saws.
- (3) boring or sanding machines.
- (4) portable hand tools.
- (5) portable
 - a. cross-cut
 - b. mitre
 - c. benchsaws.

A750 - HEAT WORK AWAY FROM PREMISES EXCLUSION

We will not provide indemnity in respect of the use of any

- (1) electric, oxy-acetylene or similar welding or cutting equipment
- (2) cutting and grinding equipment using abrasive disks or wheels
- (3) blow lamp, blow torch, hot air gun or hot air stripper

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(4) asphalt, bitumen, tar or pitch heater

(5) thermal lance

other than on premises owned, hired or rented by The Insured.

A751 - HIGH RISK PREMISES EXCLUSION

We will not provide indemnity under the Public and Products Liability Section, in respect of work

(1) on or in

a. power stations or nuclear installations/establishments.

b. oil, gas or chemical

i. refineries

ii. bulk storage

iii. production

premises

c. mainframe computers or rooms containing mainframe computers.

d. aircraft, aerospace systems or hovercraft.

e. watercraft other than work, not involving the use of heat, on or in watercraft in docks, harbours, boatyards or inland waterways.

f. railways or airports.

(2) underground or underwater.

A951 - NORTH AMERICAN EXCLUSION

(1) We will not provide indemnity under the Public and Products Liability Section, in respect of

a. claims brought in the United States of America or Canada whether against Us or The Insured or The Insured's respective subsidiary or associated companies.

b. liability arising out of the export of Products Supplied to the United

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States of America or Canada by

i. The Insured

or

ii. any other person whether with Your knowledge or not.

(2) If We are required to pay into court in the United States of America or Canada, You will reimburse Us fully.

EX923 - HEIGHT LIMIT (EL)

We will not provide indemnity under the Employers Liability Section in respect of work at height where the drop exceeds 10 metres

Any Endorsements are subject otherwise to the terms and exceptions of the policy.

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Excesses

Excess

Asset Protection

Property Damage £350

Subsidence £1000

Legal Liabilities

Damage to Property excess applicable £250

Commercial Legal Expenses Refer to policy wording

Any other Excess stated in the Policy and/or Endorsements as applying.