

**THE SCHEDULE:** Attaching to and forming part of the policy bearing the number below and written upon policy form FA58 0117.  
 Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent

Bluefin Broker Partnership Services Ltd  
 3rd Floor, Ashton House  
 499 Silbury Boulevard  
 Milton Keynes  
 MK9 2AH

Phone: 0330 024 5477  
 UK 5578

Policyholder

TFTTB of County Durham Furniture  
 Help Scheme  
 Unit 20, Avenue 3  
 Chilton Industrial Estate  
 Ferryhill, County Durham  
 DL17 0PB

423418

Policy number	<b>CCP 2295834</b>	Reason	<b>New Business</b>
Policy type	<b>Charity and Community Connect</b>		
Period of insurance from	<b>0:01 Hrs 5/10/17</b>	Premium	£3,572.64
	<b>to Midnight 4/10/18</b>	Insurance Premium Tax (IPT)	£428.71
		<b>Total premium</b>	<b>£4,001.35</b>

**AIMS OF THE INSURED:**

To relieve poverty by the provision of a Furniture and Household goods recycling service of low cost to those people resident in County Durham

**CHARITABLE ACTIVITIES OF THE INSURED:**

a) The following activities which you have declared to us:

- \* Provision of Furniture and household good recycling service including collection and delivery
- \* Household clearance, cleaning and decoration
- \* Work experience training in computers, goods handling, warehousing, furniture restoration & decorating
- \* Restoration of furniture

b) The following activities are automatically included:

- \* attendance at trade shows, exhibitions, conferences, meetings and seminars
- \* clean-ups and litter picks
- \* clerical and non-manual work
- \* collection and delivery work

Policy number CCP 2295834

**ADDITIONAL RISK INFORMATION**

\* domestic work, including domestic gardening  
\* firework and/or bonfire events not exceeding an attendance of 100 persons at any one time  
\* fundraising events, other than firework and/or bonfire events, not exceeding an attendance of 1,000 persons at any one time  
\* recreational activities  
provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

**PROFESSIONAL SERVICES:**

(Only applicable if Section 9 'Professional Indemnity' is operative):  
Provision of training workshops in IT, Manual Handling, Warehouse work, Furniture restoration and decorating (Excluding accreditation)

Policy number CCP 2295834

**SCHEDULE**

**Location: Floating cover applicable to all locations as specified under this Policy DL17 OPB**

Your No Claims Discount is 3 year(s)

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 BUILDINGS		NOT OPERATIVE
Sum Insured		£0
Tenants improvements		£0
2 CONTENTS		NOT OPERATIVE
Contents		£0
Electronic and computer equipment		£0
Stock		£0
3 ALL RISKS		NOT OPERATIVE
Sum Insured (as per enclosed specification)		£0
4 MONEY		NOT OPERATIVE
Limit during working hours		£0
Limit in transit		£0
Limit in bank night safe		£0
Limit in Safe		£0
Personal Accident (Assault)		
Capital Benefits		£0
Weekly Benefits for persons aged 16 to 75 years		£0
5 BUSINESS INTERRUPTION		OPERATIVE
A - Loss of Income (max. indemnity period 12 months)		£500,000
B - Extra Expenses (max. indemnity period 00 months)		£0
C - Gross Profit (max. indemnity period 00 months)		£0
D - Rental Income (max. indemnity period 00 months)		£0
6 BOOK DEBTS		NOT OPERATIVE
Sum Insured		£0
7 EMPLOYERS LIABILITY		OPERATIVE
Indemnity Limit		£10,000,000
8 PUBLIC & PRODUCTS LIABILITY	£250	OPERATIVE
Indemnity Limit		£5,000,000
including Libel and Slander		£100,000
9 PROFESSIONAL INDEMNITY	£1,000	OPERATIVE
Indemnity Limit		£1,000,000
Retroactive date - 3/06/2016		
10 PROPERTY OWNERS LIABILITY		NOT OPERATIVE
Indemnity Limit		£0
11 LOSS OF LICENCE		NOT OPERATIVE
Sum Insured		£0

Policy number CCP 2295834

**SCHEDULE**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
12 PERSONAL ACCIDENT		NOT OPERATIVE
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS		NOT OPERATIVE
Limit any one Unit		£0
Total Sum Insured		£0
15 GOODS IN TRANSIT	£75	OPERATIVE
Own Vehicle Limit		£5,000
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 PR CRISIS COMMUNICATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		OPERATIVE
Indemnity Limit		£100,000

Policy number CCP 2295834

**SCHEDULE**

**Endorsements**

215 - Activities

Policy number CCP 2295834

**SCHEDULE**

**Location: Unit 19 & 20 Avenue Three Chilton Industrial Estate, Chi FERRYHILL, County Durham DL17 0PB**

Your No Claims Discount is 3 year(s)

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
1 BUILDINGS including Accidental Damage Sum Insured Tenants improvements	£250	OPERATIVE  £0 £6,296
2 CONTENTS including Accidental Damage Contents Electronic and computer equipment Stock	£250	OPERATIVE  £4,145 £7,772 £30,000
3 ALL RISKS Sum Insured (as per enclosed specification)		NOT OPERATIVE £0
4 MONEY Limit during working hours Limit in transit Limit in bank night safe Limit in Safe Personal Accident (Assault) Capital Benefits Weekly Benefits for persons aged 16 to 75 years	£75	OPERATIVE £5,000 £5,000 £5,000 £5,000 £25,000 £250
5 BUSINESS INTERRUPTION A - Loss of Income (max. indemnity period 00 months) B - Extra Expenses (max. indemnity period 00 months) C - Gross Profit (max. indemnity period 00 months) D - Rental Income (max. indemnity period 00 months)		NOT OPERATIVE £0 £0 £0 £0
6 BOOK DEBTS Sum Insured		NOT OPERATIVE £0
7 EMPLOYERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
8 PUBLIC & PRODUCTS LIABILITY Indemnity Limit		NOT OPERATIVE £0
9 PROFESSIONAL INDEMNITY Indemnity Limit Retroactive date -		NOT OPERATIVE £0
10 PROPERTY OWNERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
11 LOSS OF LICENCE Sum Insured		NOT OPERATIVE £0

Policy number CCP 2295834

**SCHEDULE**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
12 PERSONAL ACCIDENT		NOT OPERATIVE
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS		NOT OPERATIVE
Limit any one Unit		£0
Total Sum Insured		£0
15 GOODS IN TRANSIT		NOT OPERATIVE
Own Vehicle Limit		£0
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 PR CRISIS COMMUNICATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		NOT OPERATIVE
Indemnity Limit		£0

Policy number CCP 2295834

**DIVISION OF SUM INSURED**

Item number	Property Description	Buildings	Contents	Business Interruption	Level of Cover
<b>The sum(s) insured shown in the schedule is/are divided and held to apply as follows:</b>					
1	Unit 19 & 20 Avenue 3,Chilton Industrial estate,chilton,Ferryhill	£6,296	£11,917		As policy wording
2	Floating Stock cover over all locations as specified		£30,000		As policy wording
	<b>Total</b>	<b>£6,296</b>	<b>£41,917</b>		



Policy number CCP 2295834

**SCHEDULE**

**Endorsements**

028 - Tenants' Improvements (Buildings)

Policy number CCP 2295834

**SCHEDULE**

**Location: Unit 22 Avenue 3 Chilton Industrial Estate, Chi FERRYHILL, County Durham DL17 0PB**

Your No Claims Discount is 3 year(s)

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
1 BUILDINGS including Accidental Damage Sum Insured Tenants improvements	£250	OPERATIVE  £0 £2,624
2 CONTENTS including Accidental Damage Contents Electronic and computer equipment Stock	£250	OPERATIVE  £20,726 £1,554 £0
3 ALL RISKS Sum Insured (as per enclosed specification)		NOT OPERATIVE £0
4 MONEY Limit during working hours Limit in transit Limit in bank night safe Limit in Safe Personal Accident (Assault) Capital Benefits Weekly Benefits for persons aged 16 to 75 years		NOT OPERATIVE £0 £0 £0 £0 £0 £0
5 BUSINESS INTERRUPTION A - Loss of Income (max. indemnity period 00 months) B - Extra Expenses (max. indemnity period 00 months) C - Gross Profit (max. indemnity period 00 months) D - Rental Income (max. indemnity period 00 months)		NOT OPERATIVE £0 £0 £0 £0
6 BOOK DEBTS Sum Insured		NOT OPERATIVE £0
7 EMPLOYERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
8 PUBLIC & PRODUCTS LIABILITY Indemnity Limit		NOT OPERATIVE £0
9 PROFESSIONAL INDEMNITY Indemnity Limit Retroactive date -		NOT OPERATIVE £0
10 PROPERTY OWNERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
11 LOSS OF LICENCE Sum Insured		NOT OPERATIVE £0

Policy number CCP 2295834

**SCHEDULE**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
12 PERSONAL ACCIDENT		NOT OPERATIVE
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS		NOT OPERATIVE
Limit any one Unit		£0
Total Sum Insured		£0
15 GOODS IN TRANSIT		NOT OPERATIVE
Own Vehicle Limit		£0
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 PR CRISIS COMMUNICATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		NOT OPERATIVE
Indemnity Limit		£0

Policy number CCP 2295834

**SCHEDULE**

**Endorsements**

028 - Tenants' Improvements (Buildings)

Policy number CCP 2295834

**ENDORSEMENTS**

**28 TENANTS' IMPROVEMENTS**

Where a separate sum insured for tenants' improvements is shown under the Buildings section in the schedule:

- a) any separate sum insured for **buildings** shall be deemed as excluding tenants' improvements
- b) cover for tenants' improvements includes fixed external fittings, lighting, plant or equipment which **you** own as tenant of the **premises**
- c) the following extensions for Buildings under section 1 do not apply to the cover for such tenants' improvements:
  - UNDERGROUND SERVICES
  - CAPITAL ADDITIONS
  - DAMAGE TO GROUNDS
  - CLEARING OR CLEANING OF DRAINS
  - BEQUEATHED PROPERTY
  - GLASS BOARDING UP.

Policy number CCP 2295834

**ENDORSEMENTS**

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to WHAT IS NOT COVERED under section 8 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
  - abseiling
  - aerial activities of any kind
  - American football or Australian rules football
  - climbing requiring the use of hands as well as feet (other than children's playground equipment)
  - fire walking
  - firework and/or bonfire events organised or run by any **professional supplier**
  - glacier walking or trekking
  - Gaelic football
  - gorge walking and the like
  - gymnastics
  - horse, pony or donkey riding of any kind
  - martial arts or fighting sports of any kind
  - Olympic style weightlifting
  - parkour or freerunning
  - powerlifting
  - professional sport of any kind
  - racing or time trials (other than on foot)
  - rugby
  - tree climbing
  - underground activities of any kind including but not limited to caving and potholing.
- ii. football where:
  - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
  - **you** manage, control or organise a football league system.
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- segway vehicles
- skates
- skateboards and hover boards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

2. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

Section 8 (Public and Products Liability), subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- Olympic style weightlifting
- paint-balling
- powerlifting
- roller blading
- roller skating
- rope courses
- skateboarding
- zip wires
- zorbing.

## **CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)**

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), 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: **CCP 2295834**

1. Name of policyholder:  
**TFTTB of County Durham Furniture Help Scheme**

2. Date of commencement of insurance: **5th October 2017**

3. Date of expiry of insurance: **4th October 2018**

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 (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

For and on behalf of **ANSVAR INSURANCE**  
*A business division of Ecclesiastical Insurance Office plc*



Richard Lane  
Managing Director

**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.*

**IMPORTANT NOTICE TO POLICYHOLDERS**

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Certificates of Insurance must clearly state the name of the policyholder and, where applicable, make reference to insured subsidiary companies.

As required by your policy terms, any change to the name of the policyholder or the formation, acquisition or divestment of subsidiary companies must be notified to Ansvar.

If you have any associated companies you will need to have separate cover.

NB/ 5578

Policy number: **CCP 2295834**

Effective from: **5/10/17**

Client ('you/your'): **TFTTB of County Durham Furniture  
Help Scheme**

#### THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
- If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover being accepted/renewed, otherwise payment by instalments will not be accepted by us.
- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is dealt with by DAS Legal Expenses Insurance Company Limited.

#### DATA PROTECTION ACT - use of your information

Ansvar Insurance and its agents will use your information for the following purposes:

- 1) To administer your insurance policy by us, our agents, re-insurers and your insurance advisor.
- 2) Disclose it to solicitors, loss adjusters, service providers, regulators and ombudsmen as necessary.
- 3) Make, at our option, checks against publicly available information such as electoral roll, County Court Judgements, bankruptcy or repossessions to enable us to decide whether to offer insurance to you, the terms of such insurance, and to review any previous claims you have made.
- 4) Keep you informed by post, telephone, email, text messaging or other electronic means about insurance and financial products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted for these purposes **unless** you indicate an objection to receiving such information by contacting us either by email at [ansvar.marketing@ansvar.co.uk](mailto:ansvar.marketing@ansvar.co.uk) or write to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR or telephone us on 0345 60 20 999 to have your details removed from our marketing lists.

#### Fraud prevention

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims. If you or anyone acting for you makes a false or fraudulent claim, supports a claim by any fraudulent document, device or statement, then we will not pay the claim and at our discretion can cancel the policy from the time of the fraudulent act took place and retain the premium.

Further details are available in our privacy policy on our website [www.ansvar.co.uk](http://www.ansvar.co.uk).

We may need to pass the email addresses we collect to other companies for administrative purposes only. We may use third parties to carry out certain activities, such as processing and sorting data, monitoring how you use our website, market research purposes and issuing our emails for us. Third parties will not be allowed to use your personal information for their own purposes.

Date of issue: **4/10/17**



Policy number: **CCP 2295834**

Effective from: **5/10/17**

Client ('you/your'): **TFTTB of County Durham Furniture Help Scheme**

Please check that the following details we have for you are correct.

If any information is missing or incorrect then please advise your insurance advisor or us and we will issue a revised statement of facts and if applicable update any terms.

#### ORGANISATION DETAILS

- 1) Your:
  - a) organisation is a **Registered Charity**
  - b) Charity registration number is **1112344**
- 2) Year your organisation was established: **2005**
- 3) You confirm that your organisation's:
  - a) income does not exceed **£500,000**
  - b) wage roll does not exceed **£179,000**
  - c) volunteer pool does not exceed **20**
  - d) active volunteers does not exceed **15**
- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that you or any director, partner, trustee or committee member, either as private individuals or in connection with any business or organisation, have not been:
  - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act 1974 can be ignored), other than motoring offences
  - b) the subject of any unsatisfied County Court Judgement, Sheriff Court Decree, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
  - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
  - d) the subject of any adverse publicity in the last three years, or anticipate being the subject of any adverse publicity in the next twelve months.
- 7) You confirm that you:
  - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to:
    - i) breach of a policy condition
    - ii) non-disclosure or misrepresentation of a material fact
    - iii) claims or losses
    - iv) non-compliance with risk improvement requirements
  - b) are not aware of any circumstances that might give rise to a claim
  - c) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last three years other than those stated under the relevant 'Risk location'.
- 8) Your previous insurance details:
  - a) Insurer: **Aviva**
  - b) Policy number: **100573185CCI**
  - c) Expiry date: **05/10/17**
- 9) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction' i.e. built of brick/stone/concrete and roofed with slates/tiles/metal/concrete (we include within 'standard construction' flat felt roof area(s) not exceeding 20% of the total roof area). Any non-standard construction for buildings will be noted as '**Non-standard**' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

Policy number: **CCP 2295834**

Effective from: **5/10/17**

Client ('you/your'): **TFTTB of County Durham Furniture  
Help Scheme**

**COVER DETAILS**

**The following statements numbered 10 to 19 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule**

- 10) For property cover, you confirm that the buildings and outbuildings (including contents therein) at each premises to be insured are:
- kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
  - occupied and used in accordance with your charitable activities and there are not any unoccupied, in whole or part, buildings
  - not in an area where flooding has occurred
  - not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
  - not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff.
- 11) For subsidence cover, you confirm that each of the premises to be insured:
- are free from any signs (e.g. cracking) of:
    - subsidence (downward movement of the ground beneath the buildings other than by settlement)
    - heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
    - landslip (downward movement of sloping ground)
    - settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
  - has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.
- 12) For contents cover you confirm that you meet our minimum standard of physical security or any additional specific protections agreed, at each premises to be insured, and that you will maintain those protections at all times in efficient working order, and keep them in effective operation.
- 13) For liability cover, you confirm that:
- all your charitable and recreational activities (including fund-raising events) have been disclosed to us and specified in the policy wording and schedule or by endorsement or otherwise agreed by us in writing
  - those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
  - you always ensure that established codes of practice and safety are complied with for such activities or work
  - none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
  - any sub-contractor working for you must have in force their own liability insurance which provides cover for their sub-contract activities
  - any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing.
- 14) For liability cover, in respect of any activities involving young people (under 18 years) or vulnerable adults:
- you comply with all statutory and other regulations imposed by any authority, and
  - your written safeguarding policy is fully complied with at all times and regularly reviewed (at least annually), and
  - all persons working with such people have been advised to the Disclosure and Barring Service (DBS) or authorised statutory body.
- Not required, as advised no activities involving these groups.**
- 15) For products liability cover, you confirm that:
- you have not or do not sell or supply
    - products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
    - products incorporated into any gas, chemical, petrochemical or power generation plant
    - medical, surgical, dental, pharmaceutical or therapeutic products
    - or export products to the United States of America or Canada.
  - any manufacture, processing, servicing, repairing, testing or assembly of components or complete articles have been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing
  - records of all products supplied (including their instructions for use and warnings) and details of the quality control system used are retained by you.
- 16) For professional indemnity and/or libel and slander (defamation) cover, you confirm that there has not been any incident that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts.
- 17) For fidelity guarantee cover, you confirm that you comply with our special requirements for 'best practice'.
- 18) For loss of licence cover (premises licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.
- 19) For trustees' and directors' indemnity cover, you confirm that:
- your governing documents do not prohibit the purchase of trustees' and directors' indemnity insurance
  - your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way
  - you are able to pay the organisation's debts as they fall due
  - you are not aware (after making enquiries of your trustees, directors and officers) of any circumstances that might lead to a claim.

Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR  
Phone: 0345 60 20 999 or 01323 737541 Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk) Website: [www.ansvar.co.uk](http://www.ansvar.co.uk)

Policy number: **CCP 2295834**

Effective from: **5/10/17**

Client ('you/your'): **TFTTB of County Durham Furniture  
Help Scheme**

**DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US**

**None**

Risk Location: ***Floating cover applicable to all locations as specified under this Policy DL17 OPB***  
Construction: Date built:  
Intruder alarm type: **No Alarm** Signalling: **No Alarm**  
Stock description: **None**  
Claims details: **None**

Risk Location: ***Unit 19 & 20 Avenue Three Chilton Industrial Estate, Chi FERRYHILL, County Durham DL17 OPB***  
Construction: **Standard** Date built: **1975**  
Intruder alarm type: **No Alarm** Signalling: **No Alarm**  
Stock description: **None**  
Claims details: **None**

These risk details apply to the risk location specified; details regarding any other locations shown on the policy schedule are as lodged by us.

Risk Location: ***Unit 22 Avenue 3 Chilton Industrial Estate, Chi FERRYHILL, County Durham DL17 OPB***  
Construction: **Standard** Date built: **1975**  
Intruder alarm type: **No Alarm** Signalling: **No Alarm**  
Stock description: **None**  
Claims details: **None**

### **How my insurer helps me manage my health and safety risk**

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

### **Employers' liability vs public liability – what's the difference?**

Insurers provide cover for businesses' legal liabilities by issuing:

- employers' liability policies – this covers employers for injury or disease to people they **employ**; and
- public liability policies – this covers businesses for injury, disease or damage to people they **do not employ**, for example visitors.

### **The law - the Health and Safety at Work etc. Act 1974**

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at [www.hse.gov.uk/index.htm](http://www.hse.gov.uk/index.htm).
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover midterm purely because of a breach of health and safety regulations.

### **Who is an employee?**

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- any person employed under a contract of service or apprenticeship;
- people on work experience schemes, for example, students;
- any person hired or borrowed from another employer including drivers or operators of hired in plant;
- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

**Some common concerns**

<p><b>Documentation</b></p>	<ul style="list-style-type: none"> <li>• Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover.</li> <li>• However, although it is not a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.</li> </ul>
<p><b>Written risk assessments</b></p>	<ul style="list-style-type: none"> <li>• If you employ fewer than five employees, there is no need for you to complete written risk assessments. However, although completing and recording risk assessments is not a legal or insurance requirement, it may help in defending any civil law claims made against you.</li> </ul>
<p><b>The role of health and safety consultants</b></p>	<ul style="list-style-type: none"> <li>• You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice – often, this is available from your own staff.</li> <li>• If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at <a href="http://www.oshcr.org">www.oshcr.org</a>.</li> </ul>
<p><b>Testing portable electrical appliances</b></p>	<ul style="list-style-type: none"> <li>• There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance.</li> <li>• However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at <a href="http://www.hse.gov.uk/electricity/index.htm">www.hse.gov.uk/electricity/index.htm</a>.</li> <li>• For specific guidance, read 'Maintaining portable electric equipment in low risk environments', available at <a href="http://www.hse.gov.uk/pubns/indg236.pdf">www.hse.gov.uk/pubns/indg236.pdf</a>.</li> </ul>

**More help**

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at [www.abi.org.uk](http://www.abi.org.uk).

You can also find more guidance on the HSE website available at [www.hse.gov.uk](http://www.hse.gov.uk).

## Adequate Explanation Q&A Sheet

Below are some questions and answers aimed at explaining important features of the Credit Agreement offered by Ansvar Insurance.

### Consumer Credit Act 1974

You can arrange to pay for your insurance premium by instalments by completing a Direct Debit Instruction. We will issue you with the following documents to comply with the Consumer Credit Act 1974:

1. Pre-Contract Credit Information - setting out the costs and payments on your Credit Agreement.
2. Credit Agreement - which you will need to sign.

### Q) How do I apply to pay my premium by instalments?

A) You will need to complete and return the enclosed Direct Debit Instruction. We will then send your account details to your Bank or Building Society to be validated and arrange for payments to be made at agreed intervals. If we need to alter your payments we will write to tell you this before we debit your account. If you have more than one policy, your account will be charged separately for each policy. Whilst you have the option to pay by monthly instalments, your insurance policy remains an annual contract.

### Q) What is the purpose of this Credit Agreement?

A) This Credit Agreement provides an easy way to pay for your insurance. It is an agreement that allows you to spread the cost of your insurance premium over a period of time, allowing you to manage your cash flow more easily over the duration of your insurance policy. Our Credit Agreement is designed specifically for repayment of insurance premiums and is not suitable for any other use.

### Q) Who is eligible?

A) You must be 18 or older and have a Bank or Building Society current account. Banks or Building Societies may not accept instructions to pay Direct Debits from certain types of account, please check with them if you are not sure. We can only accept Direct Debit Instructions from the policyholder.

### Q) How important is it for me to read the Pre-Contract Credit Information?

A) It is very important that you read the Pre-Contract Credit Information (known as the Standard European Consumer Credit Information or SECCI) included within your Instalment Pack and take time to consider it carefully. The Instalment Pack contains details of the cost of your Credit Agreement, the monthly payment that you will need to make and the dates on which these will be taken, as well as the terms and conditions of the Credit Agreement itself which is our legal contract with you. This information will enable you to make an informed decision about whether or not this is the right method of payment for you.

### Q) Do I have the right to cancel or terminate this agreement?

A) You have the right to cancel this Credit Agreement within 14 days from receiving your copy of it by notifying us by phone, or in writing at the address shown overleaf. You may terminate this Credit Agreement free of charge at any time by giving us 14 days' notice in writing or by phone.

**If you cancel or terminate the Credit Agreement you will need to pay any outstanding premium due for your insurance cover immediately.**

**Q) How does paying by Direct Debit work and how much will it cost?**

A) Paying by Direct Debit lets you spread the cost of your insurance over 10 instalments rather than paying for it in one lump sum in advance. The premium plus Insurance Premium Tax (IPT) at the current rate plus any instalment charge that may apply (as set out in the Pre-Contract Credit Information and the Credit Agreement) will be divided equally over the instalments. Please make sure you have enough funds in your bank account each month to cover the Direct Debits. If you do not have sufficient funds you may be liable for charges from your Bank or Building Society for which we cannot be held responsible. Direct Debit is only available when you first take out your insurance or when you renew your policy. You cannot change to Direct Debit if you have already started to pay in a different way. We can only consider Direct Debit applications up to two months after the policy inception or renewal date.

Your Pre-Contract Credit Information will set out any specific charges relating to your policy.

**Q) What happens at renewal?**

A) When your policy is due for renewal your Direct Debit will automatically continue. We will advise you of any changes of amount and continue to apply to your Bank or Building Society for the amount due. If you want to stop your cover and cancel your Direct Debit, please contact us and your Bank or Building Society to let us know before the renewal date.

**Q) What happens if I make a claim on the policy?**

A) In the event of a claim you remain liable for any outstanding insurance premium. Ansvar reserves the right to deduct any outstanding premium under this agreement from any claims payments.

**Q) What happens if I fail to make a payment?**

A) If you fail to make a payment we will request it again from your account within the next 10 days. If this request also fails we will contact you and ask you to resolve this. If you cannot make the payment your policy will be cancelled and a charge made for any cover provided up to the date of cancellation. This would leave you without the protection of the insurance cover.

**Q) How do I get further information?**

A) For further information please contact us on 0345 60 20 999 or by writing to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

Please fill in the whole form using ball point pen and send it to:

Ansvar Insurance Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR
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Service user number

9	5	3	1	4	7
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Name(s) of Account Holder(s)


Bank/building society account number

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Sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Policy reference number

C	C	P	2	2	9	5	8	3	4										
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**For Official Ansvar Insurance broker use only** - This is not part of the instructions to your bank or building society

Agreed instalment charge

**PAYER TO COMPLETE**

Please enter your preferred collection day e.g. 15th


**Instruction to your bank or building society**

Please pay Ansvar Insurance Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Ansvar Insurance and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

F(AC)103 01/11

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 This guarantee should be detached and retained by the payer

# The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Ansvar Insurance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ansvar Insurance to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ansvar Insurance or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society  
 - If you receive a refund you are not entitled to, you must pay it back when Ansvar Insurance asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.