

Atowergate wilsons

Service Select

Policy Schedule

Insurer

aBE Insurance (Europe) Limited

Claims

Please notify Towergate Wilsons as soon as possible

Towergate Wilsons

Towergate House, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP

Tel: 0116240 776 Fax: 0116 240 7701 Claims: 0116 240 7610

Email: wilsons.servicefunds@towergate.co.uk www.towergatewilsons.co.uk

Towergate Wilsons is a trading name of Towergate Underwriting Group Ltd
Registered in England No 4043759

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN
Authorised and regulated by the Financial Services Authority

Atowergate
partnership



Service Select

This Policy Schedule to be read in conjunction with the Policy Book

Please quote File/Sheet number on all correspondence-

File/Sheet No: D18/1716/010/JT

Schedule for - RE Association

Main Policyholder - Royal Engineers Corps Funds

Renewal Date 23rd October Worldwide Cover

Period of Insurance 23rd October 2010 to 22nd October 2011. Date of Issue: 28th September 2010

SECTION 1 - PROPERTY. See guidance notes on page 4.

	limit of Indemnity	Additional detail - ~age 4
1. General Items, Fixtures, Fittings, Furniture, Shop Stock and all other property not shown below.	Nil	
2. Bar Stock and Containers	Nil	
3. 8J!gjtIQf1Cl.16gJ Stock and Raffle Prizes	Nil	
4. Sports Equipment	Nil	
5. Glass, China	Nil	
6. Silver, Plate, Medals, Plaques, Trophies	£1,100	
7. Pictures, Paintings and Prints	£67,000	Yes
8. Band Instruments, Equipment and Uniforms	Nil	
9. Privately Owned Band Instruments	Nil	
10. Specified General Items, Machines and Equipment	£3,000	Yes
11. Specified Cash Holding Machines	Nil	
12. Cash Contents of Machines	Nil	
13. Tentage	Nil	
14. Caravans / Trailers	Nil	
15. Food Spoilage. Number of Freezers / Fridges 0 Maximum £2500 per Unit.	Nil	
16. Cloakroom Cover. Accidental loss of or damage to clothing the property of Mess Members or Guests. Limit per year	Nil	
17. Buildings	Nil	

Excesses. The undernoted Excesses apply to Section 1 unless stated otherwise.

Items 1, 2, 3, 4, 5, 8, 9, 14 and 17 - £75

Items 6,7,10,11,12 and 16 - Nil

Item 13 i) Losses other than due to wind, rain, hail, sleet, snow, flood or dust - £150

ii) Losses due to wind, rain, hail, sleet, snow, flood or dust occurring

a) between April to September - £250

b) between October and March - the greater of 10% of the value or £250

Item 15 - 10% of each and every loss (minimum £25)

Item 17 - Subsidence Excess - £1,000 (where Subsidence is stated as insured)

Cover Extension 1) Glass (see Policy Book) - £75

Clause 7) Underground Services - £75

SECTION 2 - ENCROACHMENTS

18. Direct Risk	Nil
19. Spread of Fire Risk	Nil
20. MOD Contents	Nil

SECTION 3 - BUSINESS INTERRUPTION/LOSS OF EARNINGS/BOOK DEBTS & LOSS OF LICENCE

21. Business Interruption/Loss of Earnings/Loss of Licence Indemnity period - 12 months unless stated otherwise by Endorsement Loss of Licence only covered if specified on the back of this schedule	Nil
22. Book Debts	Nil

SECTION 4 - EMPLOYEE DISHONESTY

23. OIC Account	£20,000
24. Floating Unnamed Cover	£5,000

Continuation for - RE Association

	Limit of Indemnity	Additional detail - Page 4
SECTION 5 - DIRECT DEBIT INDEMNITY		
25. Legal Liability as required by the bank. Estimated annual Collections Nil	Nil	
SECTION 6 - MONEY and ASSAULT		
26. Item 1. Money other than described in Item 3 in transit, or in a bank night safe until removed by a bank official, or at any location while You or any Employee is working there, or on The Premises during Business Hours, or on The Premises whilst contained in a locked Safe outside Business Hours	£1,000	
Item 2. Money other than described in Item 3 on The Premises and not contained in a locked Safe:		
i) during Business Hours when the room or premises are left unattended	£600	
ii) outside Business Hours	£600	
Item 3. Stamped National Insurance Cards, crossed cheques and other items as defined in Specification Item 3 in the Policy Book		As policy book
SECTION 7 - PERSONAL ACCIDENT		
27. Total number of persons = Nil No cover is provided by this Section	Number of Units	Nil
SECTION 8 - EMPLOYERS LIABILITY		
28. Limit of Indemnity Excluding claims occurring elsewhere than the UK, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought to a court under UK jurisdiction. Annual Wages/Salaries £82,000	£10 million	
SECTION 9 - PUBLIC AND PRODUCTS LIABILITY		
29. Limit of Indemnity Events of a one off nature must be notified to Towergate Wilsons and may require additional premium. Excluding liability in connection with hazardous pursuits such as bouncy castles, bucking broncos and similar fairground type activities unless the appropriate additional premium has been paid. See policy wording for full details. If you have any doubt as to what may need to be disclosed, please contact us for advice.	£5 Million	Yes



Notes on property sums insured

These notes do not form part of the policy. They are for guidance purposes only.

It is important to correctly set the sums insured for property. These sums depend on the Basis of Claims Settlement selected. Please refer to the policy book for full details of these.

INDEMNITY. This is the usual basis of claims settlement. The property is insured for its market value. The sums insured have to reflect the amount needed to replace with an item of similar quality, age and condition.

NEW FOR OLD. The sums insured must reflect the new replacement cost of the property concerned. The policy schedule must be noted that this basis applies.

AGREED VALUE. This applies where items are specified. Please note that we cannot pay more than the new replacement value of any item.

SILVER, PICTURES AND OTHER CHATTELS. Many items are unique and so special consideration should be given to such items. The Basis of Claims Settlement for this type of property is Agreed Value. Please note that claims for repairs are limited to 75% of the sum insured for each item. We can provide advice on setting sums insured and have separate notes discussing the options available. Please contact us for details.

PROPERTY BOOKS. The values in the Property Books have traditionally been used as the policy sums insured. It is important not to use written down Property Book values as these serve a different purpose and will not reflect the current replacement value of the items insured.

All categories of property must be allowed for in the insurance policy. Some items (for example Presentation property) may not have a financial value to the fund but nonetheless need to be replaced or repaired in the event of loss or damage.

If there are items for which no insurance cover is required they can have a nil value in the Insurance Value column thus signifying they are not insured.

We strongly recommend the use of an Insurance Value column to help to maintain sums insured at the correct level and to remove any confusion over value in the event of a claim occurring.

BUILDINGS. The sum insured has to reflect the rebuilding cost including all extra costs such as removal of debris, architects fees etc.

UNDERINSURANCE/AVERAGE CLAUSE. As with all policies of this type these clauses apply. This means that if the sums insured are not adequate to cover the value of all property insured on the claims settlement basis required, any claim will be reduced in proportion to the degree of underinsurance. The onus is on you to show that the sums insured are adequate at the time of loss.

End of notes.

TERRORISM

Please note that in addition to its other terms, conditions, exceptions or exclusions, the policy wording incorporates provisions which exclude or limit loss, damage or liability caused by acts of Terrorism. Additional Terrorism cover is available for the UK mainland. If you would like more information or a quote please contact us.

ADDITIONAL DETAIL.

Note. Any sums insured shown below are within the sums insured shown in the Schedule.

Pictures - D18/1716/010

RE Association

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01      100 Standards and associated accoutrements, made      67000
        up of the following:
        Cord and Tassel Worsted
        Anniversary Pennant
        Jointed Pole with Finial
        Brown Leather Sling & Brass Sling Bucket
        Standard Carry-all
    
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Machines & Equipment - D18/1716/010

RE Association

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01      Item 10
        Double Hills Memorial - 2 Bronze Statues      3000
    
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Public Liability - D18/1716/010

RE Association

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Covering the liability of the 104 Branches
including business meetings, social meetings and
parading the standards.
Including Recruiting activities & Recruiting
Trailers.

Service Select Policy Amendment Sheet

Please note below any changes to your insurance requirements and return this form to:
Towergate Wilsons, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1SX

Schedule D18/1716/01 0 for RE Association

Client Name - Royal Engineers Corps Funds

Address - Brompton Barracks, Chatham, Kent, ME4 4UG

New Name/Address -

Policy item	Current cover	Revised cover*	Notes/Comments
1. General Items etc	0		
2. Bar Stock etc	0		
3. Additional Bar Stock/Raffle Prizes	0		
4. Sports Equipment	0		
5. Glass, China	0		
6. Silver, Plate etc	1100		
7. Pictures, Prints etc	67000		
8. Band Instruments etc	0		
9. Private Band Instruments etc	0		
10. Specified items	3000		(Please list overleaf*)
11. Cash holding machines	0		(Please list overleaf*)
12. Cash in machines	0		(Please list overleaf*)
13. Tentage	0		
14. Caravans/Trailers	0		
15. Food Spoilage	0		
16. Cloakroom Cover	0		
17. Buildings	0		
18. Encroachments - Direct Risk	0		
19. Encroachments - Spread Risk	0		
20. Encroachments - MOD Contents	0		
21. Loss of Earnings	0		
22. Book Debts	0		
23. OIC Account	20000		
24. Floating Unnamed Cover	5000		(Minimum cover £5000)
25. Direct Debit Indemnity			
Annual transactions	0		
Indemnity Limit (£25k/£50k)	0		
26. Money - Item 2	1000		
27. Personal Accident			
Number of persons	0		
Number of units of cover	0		
28. Employers Liability - Annual wageroll	82000		£1,000 denotes nominal sum See Policy definition for Employee
29. Public Liability - Indemnity Limit	5,000,000		(Minimum cover £5m)

*Please give a full breakdown of sums insured where detailed on the back page of the policy schedule.

Signed

Date

Name

Position

Civilian Telephone Number

Civilian Fax Number

