



Risk Profile

Druitt Hall Community Association - A57138/0717

Product: Charities and community groups
Date Produced: 13 July 2017
Inception / Renewal Date: 18 July 2017

This is the information provided to us which enabled your policy terms and conditions to be calculated.

For the purpose of this insurance this constitutes your fair presentation of the risk.

A fair presentation of the risk is one

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

We recommend that you check this information for accuracy and let us know, within 14 days of inception/renewal, of any inaccuracies or changes required.

Where corrections or changes are required we reserve the right to recalculate the policy terms and conditions accordingly. Failure to advise us of corrections or changes or to make a fair presentation of the risk could prejudice, reduce or modify your rights under the policy.

1. THE INSURED

Are you either a charity or 'not for profit' organisation established for the benefit of your Service Users and not primarily to promote a political belief ?

*Service Users mean those persons taking advantage of or benefitting from your services
Whilst we are unable to provide cover for political, activist and/or lobbying organisations, we can provide cover for your non-political welfare services which are provided solely for the benefit of your Services Users*

Yes

Do you operate overseas other than attendance at exhibitions, conferences, competitions, meetings and seminars?

No

2. ACTIVITIES

What is your gross annual income?

If you are a new organisation established within the last 12 months, please enter the projected gross annual income for the first year.

£20,000

General community or neighbourhood group, social group, hobbies and local interest groups, pure fundraising (for example, 'friends of')



Do you have any paid employees?

No

3. RESTRICTIONS

This insurance extends to automatically provide cover for certain fundraising events, such as those detailed below and where the attendance is not expected to exceed 500 people.

- Anniversary parties/birthday parties
- Baby show competitions
- Bazaars
- Charity auctions
- Coffee mornings and the like
- Collections
- Conferences/seminars
- Craft fairs
- Dances
- Exhibitions/displays/flower shows
- Fun runs and walks (other than those that require local authority and/or police approval)
- Garden parties/street parties/barbecues (other than those that require local authority and/or police approval)
- Golf days
- Jumble sales/bring and buy sales/car boot sales and the like
- Training courses
- Village hall/local theatre promotions, recitals or concerts

Does this meet with your requirements?

Yes

For your information, certain restrictions apply in respect of the following

- play inflatables must
 - i. have a current PIPA test certificate , and
 - ii. be used in accordance with the manufacturers recommendations, and
 - iii. supervised by a responsible adult when in use.
- Mechanical fairground amusements and/or rides must be owned and operated by a third party who is a current member of the Showman's Guild
- fixed playground equipment owned and operated by you must be
 - i. inspected by you at least monthly and maintained in good condition, and also
 - ii. inspected annually by a member of the Register of Play Inspectors International (RPII)

In respect of new equipment, this must be inspected by a member of the Register of Play Inspectors International (RPII) immediately following installation.

All subsequent recommendations by the member of the Register of Play Inspectors International (RPII) (both in respect of annual inspections and new installations) must be fully implemented by you

Is this acceptable?

*This does not include play inflatables provided by others at a location other than yours.
This does not include fairground equipment provided by others at a location other than yours.*

Yes

Do you undertake any of the following activities?

- Adventure activities or outward bound courses undertaken at activity centres registered with and licensed by the Adventure Activities Licensing Authority
- Archery
- Ballooning
- Clay-pigeon shooting
- Dry slope skiing
- Gliding
- Mountaineering, cliff or rock climbing (including indoor climbing) with the use of ropes
- Parachuting
- Pot-holing or any subterranean activities
- Sailing or canoeing
- Swimming or diving (other than at a sports or leisure centre whilst undertaken under the supervision of suitably qualified lifeguards)

No

For your information, please note that we exclude

- Adventure activities or outward bound courses not undertaken at activity centres registered with and licenced by the Adventure Activities Licensing Authority
- Abseiling, rappelling
- Assault courses
- Dirt, vert, park, street, flatland and BMX freestyle disciplines of BMX cycling; cross country, trail riding, all mountain, downhill, freeride, slopestyle dirt jumping and trials disciplines of mountain biking
- Mountaineering, cliff or rock climbing without the use of ropes
- Winter sports (other than curling or skating) other than when undertaken at activity centres registered with and licensed by the Adventure Activities Licensing Authority
- Barfly jumping, parkour, "street running", "B.A.S.E." jumping, pole climbing, elastic rope sports or activities
- Contact sports other than association football as an amateur
- Driving of a motor vehicle by anyone not licensed to drive such a vehicle on a public road (irrespective of whether or not the vehicle is being driven on a public road)
- Hang gliding, flying (other than as a commercial fare-paying passenger)
- Horse-riding (including, but not limited to pony trekking and equestrian sports) or other animal rides (other than when undertaken at an accredited British Horse Society stable)
- Jet-skiing, water-skiing, sub-aqua diving
- Martial arts (other than tai chi)
- Motor sports including motorcycles and quad bikes
- Paintballing
- Raft racing, white water rafting
- Road rallies, air displays
- Use of fireworks, firework displays or bonfires organised by You
- Shooting (other than clay-pigeon shooting).

Is this acceptable?

Yes

4. REGULATORY

Do your activities involve

- the dispensing of needles or prescribed drugs, medicines or the like?
- the sale of alcohol?
- the provision of any residential facilities or services to your Service Users either at your premises or elsewhere (e.g. camping trips, holidays etc.)?
- the use of any workshops or machinery?
- working on any motor vehicles?
- building works and/or ground works (other than odd jobs, decorating, gardening and the like)?

Service Users mean those persons taking advantage of your services, e.g. those being looked after, undergoing treatment, being cared for etc.

No

Are you registered with a regulatory authority?

Regulatory authority shall mean any official body or institution that is empowered to investigate the affairs of the organisation

No

5. MINORS

Are any of your Service Users or volunteers children (i.e. under 18s)?

Service Users mean those persons taking advantage of or benefitting from your services

No

6. VULNERABLE ADULTS

Are any of your Service Users vulnerable adults?

An adult considered to be vulnerable is a person aged 18 or over who is or may be in need of your services by reason of mental or other disability, age or illness and who is, or may be unable to take care of him or herself or unable to protect him or herself against significant harm or exploitation

No

7. GOOD PRACTICE

Can you confirm that

- there have been no fundamental changes in your activities during the last 3 years
- all staff and volunteers are suitably qualified, experienced and trained in respect of the services provided
- You maintain an up to date accident and incident book
- You are able to meet your financial obligations as they fall due

Yes

8. PROPERTY REQUIRED

Do you own your premises, or are you responsible for insuring them?

No

Do you require cover for Property Damage (cover options include buildings, general contents, computer equipment, portable equipment, money & personal assault)?

No

9. FIDELITY

Do you require fidelity Insurance?

No

10. DECLARATION

With regards to this insurance.

Have you had a claim within the last 5 years? No

Have you, or any director, manager, partner or trustee of yours or any person insured or proposing for insurance

- been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence?
- been declared bankrupt, disqualified from acting as a company director, gone through insolvent liquidation or been the subject of receivership or an administration order?

No

Have you ever had an application declined by an insurer, had a renewal declined, or had similar insurance cancelled or made subject to special conditions?

No

Are you or any person proposing for insurance aware, after enquiry, of any investigation, circumstance or incident that you have reason to suppose might afford grounds for any future claim which has not already been advised to us?

Failure to disclose something that later results in a claim may result in our refusal to indemnify you.

No