



STERLING
Looking after tomorrow

SOCIETIES COMBINED

"ALL RISKS" INSURANCE

Specially arranged for Societies, Clubs,
Associations, Federations or similar organisations

by

Stamp Insurance Services
29, Bowhay Lane, Exeter EX4 1PE

Telephone: 01392 433949

SUMMARY & GUIDE

Policy Summary

The Societies Combined "All Risks" policy is underwritten by Sterling Insurance Company Limited.

This document summarises the cover provided by the Societies Combined "All Risks" policy and should be read carefully before you complete the proposal form. The Policy Summary does not contain the full terms and conditions, which can be found in the policy document.

A full policy document is available free of charge from Stamp Insurance Services.

Public Liability

Limit of Indemnity £5,000,000 any one cause

Covers your legal liability for accidental bodily injury to any person and for accidental loss of or accidental damage to material property happening in connection with any Society activity.

Legal costs and expenses incurred with the Insurer's consent are also covered.

Individual Society members (in their capacity as such) can also be indemnified under this Section.

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Main Exclusions:

- property belonging to you or in your custody or control - personal property of Society members and employees - liability arising from the use of motor vehicles - any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement - liability which arises from the ownership of the buildings - liability caused by products other than food and drink - liability arising out of asbestos or its derivatives - terrorism, war and kindred risks
- liability arising from or caused by
 - any event occurring on the premises other than
 - i) events restricted to members of the Society and their guests
 - ii) any other event notified to the Company and noted by endorsement
 - any event occurring away from the premises other than
 - i) events of a non-sporting activity nature involving only Society members and where public participation is limited to thirty persons
 - ii) any other event notified to the Company and noted by endorsement.

Employers Liability

Limit of Liability £10,000,000 any one cause

(£5,000,000 if arising out of terrorism)

Covers your legal liability for injury to employees and legal costs and expenses incurred with the Insurer's consent, all in connection with their employment by the Society.

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Society Cups and Trophies and Office Equipment

Accidental loss, destruction or damage by any accident or misfortune to Society property.

Society property is defined as

- | | | | |
|----|---|----------------------------|----------------------|
| a) | Cups, Trophies, Shields, Regalia, Badges, Banners and other similar articles. | Basic sum insured £2,500 } | Higher amounts |
| b) | Office equipment, furniture and fittings. | Basic sum insured £2,000 } | available on request |
- being the property of the insured or for which the insured is responsible but excluding property more specifically insured, motor vehicles and accessories whilst therein or thereon, money, tickets, documents, securities, tenant's improvements, alterations, decorations and landlord's fixtures and fittings.

No one item to exceed £1,000 unless declared.

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions:

- the first £25 of each claim - loss or damage occurring whilst not in use or transit unless contained in locked dwelling or adjacent garage of any Society member, or locked cupboard or locked room at the premises, or locked cupboard or locked room in any other building - loss or damage caused by other authorised users of the premises - theft or attempted theft from any unattended vehicle unless all windows are closed, all doors and other openings are shut and securely locked, and Society property is in the locked boot (the luggage space at the rear of an estate or hatchback under the top cover and out of view is deemed a locked boot) - breakage of brittle articles - normal wear and tear - any gradually operating cause - electrical or mechanical breakdown - terrorism, war and kindred risks.

Money

Provides protection against loss of Society money whilst:

- at the premises during business hours
- at the premises out of business hours
- in transit
- in a bank night safe
- in authorised Society members' homes
- in authorised employees' homes
- in buildings other than the premises, contained in a locked safe, locked cupboard or locked room.

The limits are

- crossed cheques, crossed postal or money orders, bankers' drafts, credit card sales vouchers and VAT purchase invoices £10,000
- money other than described above whilst
 - a) in transit in the personal custody of any authorised Society member or employee or whilst contained in a bank night safe £ 1,000
 - b) in the locked dwelling of any authorised Society member or employee £ 250
 - c) on the premises
 - i) during business hours £ 1,000
 - ii) outside business hours contained in locked safe, locked cupboard or locked room £ 250
 - d) in any other building contained in a locked safe, locked cupboard or locked room £ 250

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions:

- the first £25 of each claim - shortages due to error or omission - loss due to fraud or dishonesty of any Society member or employee unless the loss is discovered within seven days of the date of its occurrence - loss from any unattended vehicle
- loss from any coin-operated vending, gaming or amusement machine or payphone.

Personal Assault

Provides compensation as shown for Society members or employees (age limits 18 - 65) in the event of robbery or hold up or any attempt thereat in the course of Society business.

Result	Compensation
Death } occurring within twelve	£2,000 or
Loss of limbs } months of the date of	£2,000 or
Loss of sight } the injury	£2,000 or
Permanent total disablement at the end of a period of 104 weeks from the date of the injury	£2,000
Temporary total disablement from working	£ 20 per week for a maximum of 104 weeks.

Also covers damage to clothing and personal effects of any Society member or employee arising in the course of Society business and as a direct result of robbery or hold up or any attempt thereat for an amount not exceeding £100 any one person.

The compensation for temporary total disablement is payable at the end of the period of disablement but interim payments are possible on request at intervals of not less than 4 weeks.

Main Exclusions:

- any pre-existing physical or mental disability - pregnancy or childbirth - any communicable disease including AIDS - intoxicating liquor or drugs - the first £25 of each claim in respect of damage to clothing and personal effects.

Customer Service Information

1. Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

Our FSA Register number is 202012. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company Limited is a member of Sterling Insurance Group Limited.

Registered Office: Ambassador House
Paradise Road
Richmond upon Thames
Surrey TW9 1SQ

Branch Office: 50 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JX

2. Disability Discrimination Act 1995

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

3. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

4. Premiums

Premiums are payable annually to Stamp Insurance Services. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

5. Promise of satisfaction and service

We are confident that your Societies Combined "All Risks" policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse the Company for any amounts we have paid or may be required to pay, in respect of that incident.

6. Duration of contract

The first period of insurance under your Societies Combined "All Risks" policy will be 12 months unless otherwise requested by you and agreed by the Company.

7. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

8. Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Stamp Insurance Services on 01392 433949 or Sterling Insurance Company Limited on 0845 271 1300.

9. Enquiries or complaints

If you have an **enquiry** or **complaint** regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy

or an **enquiry** concerning a claim that you may have made you should contact Stamp Insurance Services at 29 Bowhay Lane, Exeter EX4 1PE; telephone number 01392 433949.

If you have a **complaint** concerning a claim you have made you should contact Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 0845 271 1300.

(A copy of Sterling's complaints handling procedure is available on request by writing to the Customer Services Manager, Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephoning 0845 271 1300.)

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

If you are not satisfied with the way in which your complaint has been handled, you may have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone number 0845 080 1800.

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final response letter.

Following this procedure will not affect your legal rights.