

Select for Charities and Social Organisations

Your policy schedule

For:

Friends Of Bishopston Library

Prepared by:
Date:

Mr Alex Kirby
16 December 2025

Introduction

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

If you spot any errors or have any questions, please do not hesitate to contact us on 0800 917 9531 or via email: Renewals.team@uk.zurich.com.

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

1. Basic information

Who holds the policy and the dates it will be active

2. Statement of Fact

The statements that you must comply with in order for your cover to be valid

3. Our Understanding of You

The facts on which we have based this policy

4. Lines of cover applying

A list of the lines of cover

5. Noted interests

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

6. General notes

Notes on how we will apply the policy and manage your information

1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	Friends Of Bishopston Library		
Address:	47 Shadwell Road		
	Bristol		
	BS7 8EW		
	United Kingdom		
Policy number:	XAO1220580133		
Terrorism policy number:			
Current year of cover:	13 January 2026	to:	12 January 2027
Period of cover:	13 January 2026	to:	12 January 2027
Premium (Incl. IPT):	£134.40		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Form Reference	MCOBCH10		

2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- If you have 1 to 1 interactions with children or vulnerable adults you must have told us about the nature of these interactions.
- You do not knowingly export products to the USA or Canada.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

Statements that you must comply with in order for your Abuse Event cover under Public Liability cover to be valid:

- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
 - Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
 - You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
 - You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
 - All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
 - You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
 - You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

3. Our understanding of you

Your purpose:	To raise money to which will help provide additional services for the library/social group to provide events for the local community
Description of your services and activities:	As an organisation you will be running committee meetings once a month to discuss the needs of the organisation. You will be running social activities on a regular basis for your group and will also be running small fundraising events with no more than 100 people in attendance at any one time.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£5,000.00
Total projected gross wage roll for the year:	£0.00
IMPORTANT:	If either of the above two figures have increased by more than 10% for the current year of cover, please contact us so we can update your policy.
Your last declared number of full time equivalent volunteers:	1
NOTE:	<ul style="list-style-type: none"> • Full time equivalent means; How many full time volunteers you would have, based on a 35 hour working week • If you have less than 35 hours a week from all of your volunteers, the above figure has been rounded up by us to 1

General conditions that apply to your policy:	
IMPORTANT:	
<p>You have confirmed to us that you comply with the Conditions listed below. If you become non-compliant with any of these Conditions you must tell us as it will affect your ability to claim under this policy.</p> <ol style="list-style-type: none"> 1. You are a UK based charity or not-for-profit organisation that uses its surplus revenue to achieve its published goals, and does not distribute the surplus to any employee, director, member or shareholder 2. You do not have a permanent base abroad, or transfer funds to, or carry out activities in any countries currently subject to Sanctions 3. You are not based in Northern Ireland 4. You are not part of a political, lobbying or campaigning group 5. Your organisation is not a Leisure Complex Facility, a Student Union, a National Park, a Credit Union or a member of the National Association of Special Schools 6. You have never been declined, cancelled, refused to renew or had special terms applied to any application of yours for insurance covering any aspects of the proposed Policy 7. None of your buildings insured under this policy have a thatched roof 8. You risk assess all your key activities and job roles 9. You abide by any rules, guidelines or advice that is given to you by any relevant authority, such as: <ul style="list-style-type: none"> - a Local Authority - the Health and Safety Executive, or - a national body that champions or governs your activities 10. You keep a permanent record of your assessments, training and inspections 11. Your total income is under £500,000 12. Your total gross wage-roll is under £250,000 13. You have not made claim over £1,000, or 2 or more smaller claims in the last three years 	

Further conditions that apply to your policy:	
IMPORTANT:	
<p>Within each Part of cover in this schedule you may find further Conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these Conditions by Part of cover, you must</p>	

tell us as it will affect your ability to claim under this policy.

4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Operative / Not Operative
Part A: Material damage	Not Operative
Part B: Business interruption	Not Operative
Part C: Works in progress – 'all risks'	Not Operative
Part D: Money	Not Operative
Part E: Computer	Not Operative
Part F: Public liability	Operative
Part G: Hirers' liability	Not Operative
Part H: Employers' liability	Not Operative
Part I: Libel and slander	Not Operative
Part J: Professional negligence	Not Operative
Part K: Financial and administration liability	Not Operative
Part L: Motor	Not Operative
Part M: Motor legal expenses and uninsured loss recovery	Not Operative
Part N: Inspection contract	Not Operative
Part O: Plant protection	Not Operative
Part P: Deterioration of stock	Not Operative
Part R: Personal accident	Not Operative
Part S: Business travel	Not Operative
Part T: Legal expenses	Not Operative
Part U: Terrorism	Not Operative

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excess** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If you have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

Part F – Public liability

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Limit of indemnity:	£5,000,000
Retroactive date for Abuse Event :	13 January 2024

Excess	
Excess:	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	<p>Section 2 - Cover</p> <p>Section 2 a) is amended as follows:</p> <p>a) accidental Injury to any person other than an employee</p>
2. Communicable diseases - Public liability exclusion	<p>In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions:</p> <p>22. Communicable diseases</p> <p>any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:</p> <ul style="list-style-type: none"> a) a communicable disease; or b) the fear or threat (whether actual or perceived) of a communicable disease <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>However:</p> <p>i) clauses a) and b) of this exclusion do not apply in respect of:</p> <ul style="list-style-type: none"> 1) food or drink poisoning; or 2) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement) <p>ii) clause a) of this exclusion does not apply to the occurrence of a communicable disease which, but for this exclusion, would be insured under this section, provided that:) clauses a) and b) of this exclusion do not apply in respect of:</p> <ul style="list-style-type: none"> 1) the liability of the insurer shall not exceed:

	A) £50,000 in respect of any one incident; or B) £250,000 in any one period of insurance 2) the above-noted limits shall include all costs and expenses.
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5. Noted interests

None currently noted

6. General notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.