



18 February 2020

Mr Terry Beckett  
Cotton Mill & Nunery Allotment Association  
2 Vicarage Close  
St Stephens Hill  
St Albans  
Hertfordshire  
AL1 2PU

Dear Mr Terry Beckett

Cotton Mill & Nunery Allotment Association at Cotton Mill Lane, St Albans

Insurance Confirmation - Reference AGAL/SH000224

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Thank you for your payment of £268.85 we are very pleased to confirm your insurance is in place to protect your business for 12 months from 21st February 2020.

I have pleasure in enclosing your Schedule of Insurance and policy wording. Please read these carefully to ensure they meet your needs and, if you need to make any changes, please telephone us on 01277 243054.

Please note we require the registered address of the Allotment site or the nearest road name and postcode located to the Allotment site within 14 days.

Please let us know if you have any queries and thank you for arranging your insurance with us

Yours sincerely,

Nigel Coppen  
**Client Director**





## SCHEDULE OF INSURANCE

### Reason for Issue : Renewal

**Policy Number :** AGAL/SH000224

**Date of Application Form :** 21 February 2014

**Correspondent** Mr Terry Beckett, 2 Vicarage Close, St Stephens Hill, St Albans. AL1 2PU

**Name of Club** Cotton Mill & Nunery Allotment Association at Cotton Mill Lane, St Albans

**Period of Insurance :** 21 February 2020 until midnight on 20 February 2021

Insurers will provide insurance under each of the sections below where an amount is shown. The words 'Not Included' are used where cover under that Section is not provided.

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**SECTION ONE** Liabilities of the Club, its Members and its Landlords

Club Liability : **Included**

Member's Liability : **Included**

Landlords' Liability : **Not Included**

**Limit of Indemnity :** **£2,500,000 any one claim or series of claims arising out of any one occurrence or in the aggregate for product liability losses in accordance with Your policy**

Cover under this section has been extended to include Members'

1) immediate families being his / her Spouse (including common law and civil partnerships), parents and children

2) friends

as if they were Members but such cover is provided only when they are engaged in gardening activities at the allotment of the Member.

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**Additional Condition for Section 1:** Cover under Section 1 is provided in respect of the full activities of Your Club and for Club membership up to 120

**Excess for Section 1 :** For claims involving Bodily Injury there is no excess but for all other claims you pay the first £250 of each and every claim




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SECTION TWO      Court Awards      **Limit of Indemnity :** **£250,000 in all and in the aggregate any one Period of Insurance including all costs and expenses**

**(Only included if you have bought Members' Liability insurance under section one)**

Excess for Section 2 : You pay the first £500 of each and every claim

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SECTION THREE      Employers' Liability      **Limit of Indemnity :** **£10,000,000 any one claim or series of claims arising out of any one occurrence, including costs and expenses**

**(Only available if you have insurance under section one)**

**Based on declared annual wages not exceeding £500**

Excess : No Excess

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SECTION FOUR      Trusted Persons Indemnity      **Limit of Indemnity :** **Not Included**

**Cover Basis**

**Retroactive Date**

Excess : You pay the first £250 of each and every claim

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SECTION FIVE      Cups and Trophies      **Sum Insured :** **Not Included**

Excess : You pay the first £50 of each and every claim

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SECTION SIX      Buildings and Equipment      **Sums Insured**

Club Buildings - Standard Construction      **Not Included**

Club Buildings - Non-Standard      **Not Included**

Value of Equipment overall      **Not Included**

Value of equipment not stored in a building (part of above)      **Not Included**

**Maximum Insurers will pay for any single item of equipment £0**

Excess : You pay the first £250 of each and every claim

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SECTION SEVEN      Abandoned Events      **Sum Insured :** **Not Included**

**(Only included if you have insurance under section six)**

Excess : You pay the first £100 of each and every claim

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SECTION EIGHT

Money

Not Included

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**Endorsements that apply to this insurance**

**Bonfire Endorsement**

**Insurers** will include claims arising from bonfires on condition that:

- 1) the bonfire is attended at all times by a responsible adult and is lit:
  - a. without the use of any accelerant and well away from any highly flammable liquids or items such as gas cylinders and fuel cans
  - b. within **Your** allotment where there is a shovel nearby with sufficient water to extinguish it
  - c. in a cleared area where there are no overhanging branches with minimal grass and scrub and a safe distance from all property including buildings, equipment, fences and vehicles and no less than ten metres from any property located outside **Your** boundary

and

- 2) the bonfire is fully extinguished with water when You have finished with it. You must not use sand or dirt for this purposes instead.
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**Addendum to Policy Terms and Conditions**

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**The Insurers**            Ageas Insurance Limited  
Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3YA  
Registered Number 354568

Dated	18 February 2020	Premium:	£234.68
		Insurance Premium Tax:	£28.16
		Policy Fee:	£6.00
			<hr/>
		<b>Total:</b>	<b>£268.85</b>

**In the event of any incident likely to result in a claim under this insurance immediate notice shall be given to:**

**ALLOTMENTS CLAIMS DEPARTMENT**  
Shield Total Insurance Services Ltd.  
2nd Floor Juniper House,  
Warley Hill Business Park,  
The Drive, Great Warley  
Brentwood CM13 3BE  
**Direct dial : 01277 243055**



## STATEMENT OF FACT

### Reason for Issue : Renewal

**Policy Number :** AGAL/SH000224  
**Date of Application Form :** 21 February 2014  
**Correspondent :** Mr Terry Beckett, 2 Vicarage Close, St Stephens Hill, St Albans. AL1 2PU

**Club :** Cotton Mill & Nunery Allotment Association at Cotton Mill Lane, St Albans

**Period of Insurance :** 21 February 2020 until midnight on 20 February 2021

#### Important Note:

These are the details supplied by you and on which we have based our recommendation. Please check the information carefully. If any details are incorrect or incomplete please amend them and sign and return this document. Please keep a record of all information supplied to us for the purpose of entering into this contract. If the details are correct simply retain this document.

#### Club

Total Number of members in Club	120
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#### Shows / Field Events

Number of shows / field events held each year	2
What is the largest number of entrants in any one show / field event	50

#### Other

##### Wages / Subscriptions / Cups and Trophies

Annual Wages used for Employers' Liability	£500
Club Subscriptions used for Trusted Person's Indemnity	£0
Value of Cups and Trophies	£0

##### Buildings

Club Buildings sum insured - Standard Construction	£0
Club Buildings sum insured - Non-Standard	£0

##### Equipment

Value of Equipment and Stock - Overall Limit	£0
Value of Stock (part of overall limit)	£0
Value of Equipment (part of overall limit)	£0
Value of Equipment not stored in a building (part of overall limit)	£0



	Highest value of any single item of Equipment/Stock (within overall limit)	£0
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Additional Questions		
	Does the site have a clearly defined perimeter, which identifies it as a private area and restricts unauthorised access as much as possible?	Yes
	Is there a shop on the allotment?	No Shop
	Annual Turnover	£0

Claims Experience over the last 5 years as declared by you			
Date of Claim	Cost of Claim	Type of Claim	Recovered from Third Party?

Declaration Questions		
	Been Refused Insurance :	No
	Had an Insurance policy cancelled or declined :	No
	Had an insurer impose special terms :	No
	Been convicted of Fraud, Arson or Theft :	No
	Is it spent under the Rehabilitation of Offenders Act 1974 :	No
	Been the subject of Bankruptcy proceedings :	No
	Had a claim in the last five years :	No

**Important Notice**

Insurers have based the terms and conditions of your insurance on the details you have provided, which have been set out in this Statement of Fact.

**Declaration**

I/We declare that the information I/We have provided to the questions asked are true to the best of my/our knowledge and belief and that no information has been withheld by me/us that might influence Insurers' acceptance and assessment of this insurance and, to accept a policy subject to its terms and conditions and exceptions. I/We further declare that I/We have read this insurance and that I/We are not aware of any inaccuracies in the details set out and that the sums insured shown are as I/We require.

If the details are correct, simply retain this Statement of Fact, however, if you are returning it with amendments, please sign below.



There is no need to return this form if it is accurate. Please keep it in a safe place  
If you are returning this Statement of Fact it with corrections, please make sure you have signed and dated it.

Signature

Date:



## CERTIFICATE OF INSURANCE

THIS IS A SIMPLE SUMMARY OF COVER AND YOU SHOULD REFER TO YOUR SCHEDULE OF INSURANCE AND POLICY WORDING FOR FULL DETAILS OF COVER APPLYING

### Reason for Issue : Renewal

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**Club :** Cotton Mill & Nunery Allotment Association at Cotton Mill Lane, St Albans,  
**Period of Insurance :** 21 February 2020 until midnight on 20 February 2021

**We hereby certify that cover is operative for each of the sections below in respect of the full activities of Your Club and for Club membership up to 120**

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SECTION ONE	Liabilities of the Club, its Members and its Landlords	
		Club Liability : <b>Included</b> Member's Liability : <b>Included</b> Landlords' Liability : <b>Not Included</b>
		<b>Limit of Indemnity :</b> £2,500,000 any one claim or series of claims arising out of any one occurrence or in the aggregate for product liability losses in accordance with Your policy

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SECTION TWO	Court Awards	<b>£250,000</b>
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SECTION THREE	Employers' Liability	<b>Limit of Indemnity : Included £10,000,000</b>
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SECTION FOUR	Trusted Persons Indemnity	<b>Limit of Indemnity : Not Included</b>
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SECTION FIVE	Cups and Trophies	<b>Sum Insured : Not Included</b>
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SECTION SIX	Buildings and Equipment	<b>Sums Insured Not Included</b>
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SECTION SEVEN	Abandoned Events	<b>Sum Insured : Not Included</b>
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SECTION EIGHT	Money	<b>Sum Insured : Not Included</b>
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**The Insurers** Ageas Insurance Limited  
Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3YA  
Registered Number 354568





## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, 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. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.)*

**Policy No.** AGAL/SH000224-

- |   |  |
|---|--|
| 1. Name of policyholder                           | Cotton Mill & Nunery Allotment Association |
| 2. Date of commencement of insurance policy       | 21 February 2020                           |
| 3. Date of expiry of insurance policy at Midnight | 20 February 2021                           |

We hereby certify that subject to paragraph 2:-

- 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 or the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**; and
- the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AGEAS INSURANCE LIMITED (Authorised Insurer)

François-Xavier Boisseau  
CEO, Insurance - Ageas Insurance Limited

### Notes

- 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.*
- Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- 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.*

Ageas Insurance Limited Registered Number 354568  
[www.ageas.co.uk](http://www.ageas.co.uk)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Registered in England and Wales Registered office address:  
Ageas House, Hampshire Corporate Park, Templars Way,  
Eastleigh, Hampshire, SO53 3YA,