

Your Schedule

Policy Number	:	XAO-12E001-0793
Insured	:	University of Cumbria Students' Union
Postal Address	:	Bowerham Road Lancaster Lancashire LA1 3JD
Period of Insurance	:	16th January 2023 to 15th January 2024 Plus
Premium	:	£5,456.50 IPT £654.78
Total Premium Payable	:	£6,111.28
Operative Sections:		
Section A	General Property	INCLUDED
Extension A1	Refrigerated and Deep Freeze Stock	NOT INCLUDED
Extension A2	Buildings	NOT INCLUDED
Extension A3	Goods in Transit	NOT INCLUDED
Section B	All Risks	INCLUDED
Section C	Money with Assault Extension	INCLUDED
Section D	Liabilities	
Cover D1	Employer's Liability	INCLUDED
Cover D2	(A) Public Liability and (B) Products' Liability	INCLUDED
Section E	Business Interruption	INCLUDED
Section F	Terrorism	INCLUDED

Policy reference MSEABC07

Premises:

1. University Of Cumbria, Bowerham Road, Lancaster, Lancashire, LA1 3JD
2. University Of Cumbria, Fusehill Street, Carlisle, Cumbria, CA1 2HH
3. University Of Cumbria, Brampton Road, Carlisle, Cumbria, CA3 9AY
4. University Of Cumbria, Rydal Road, Ambleside, Cumbria, LA22 9BB
5. University Of Cumbria, 58 East India Dock Road, The London Borough of Tower Hamlets, London, E14 6JE

Your Schedule

Optional General Extensions:

1. Day One non-adjustable

NOT INCLUDED

General Memoranda 3 – Automatic increase in sums insured:

The percentage increase applicable is 12.50%.

Signed for and on behalf of the Insurers named in the Policy

Signed:



Date: 10 January 2023

Section A – General Property

Insured	:	University of Cumbria Students' Union
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Item	No	Description	1) Bowerham Road Sum Insured	2) Fusehill Street Sum Insured	3) Brampton Road Sum Insured	4) Ambleside Sum Insured	5) London Sum Insured
a)	(1)	Bar stock					
		i) Tobacco and cigarettes	£0	£0	£0	£0	£0
		ii) Wines and spirits	£0	£0	£0	£0	£0
		iii) Other bar stock, including beers, soft drinks, confectionery and snacks	£0	£0	£0	£0	£0
	(2)	Shop stock					
		i) Tobacco and cigarettes	£0	£0	£0	£0	£0
		ii) Wines and spirits	£0	£0	£0	£0	£0
		iii) Other shop stock, including beers, soft drinks, confectionery, books, stationery and clothing	£1,913	£2,253	£675	£956	£225
b)		Decorations, improvements and permanent fixtures and fittings	£33,750	£25,313	£9,788	£1,688	£0
c)		Furniture, fixtures and fittings and all other contents (excluding vending, gaming and amusement machines and pool tables and any items more specifically insured)	£31,500	£24,750	£11,250	£1,688	£0
Total Sum Insured:			£67,163	£52,316	£21,713	£4,332	£225

Your Schedule

Optional Condition 1 – Stock Declaration:

NOT OPERATIVE

Operative endorsements applicable to Section A and Extensions A(1), A(2) and A(3):

1. Seasonal Increase

Automatic Extension 11 – Seasonal Increase shall operate for the following three months: - Not applicable

Notes of Interest

Excesses applicable to Section A:

The following **excesses** apply to each and every loss arising in respect of each and every separate premises:

Insured Event	Excess
1. Fire and Lightning	£NIL
2. Explosion	£NIL
3. Aircraft	£NIL
4. Riot	£NIL
5. Malicious persons	£250
6. Storm	£250
7. Flood	£250
8. Bursting or overflowing	£250
9. Impact	£250
10. Earthquake	£NIL
11. Falling trees	£250
12. Falling aerials	£250
13. Escape of oil	£250
14. Subterranean fire	£250
15. Theft or attempted theft of contents	£250
16. Subsidence	£250
17. Sprinkler leakage	£250
18. Accidental damage	£250

EXTENSION A (1) – REFRIGERATED AND DEEP FREEZE STOCK

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This section is not operative

EXTENSION A (2) - BUILDINGS

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This section is not operative

EXTENSION A (3) – GOODS IN TRANSIT

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This section is not operative

Section B – All Risks

Insured	:	University of Cumbria Students' Union
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Item No	Description	Sum Insured	Situation	Excess
1) Bowerham Road				
1	Clubs and Societies Equipm.	£12,713	1	£100
2	PA Music Unit	£450	1	£100
3	Laptops	£9,000	1	£100
4	Digital Cameras	£338	2	£100
5	PCs	£1,013	2	£100
6	Large TVs & Video Conferencing Equipment	£6,086	2	£100
7	Kyocera 2551ci MFD Printer/Photocopier	£11,347	2	£100
8	Radio Group 2 desktop computers & Mics	£2,250	1	£100
2) Fusehill Street				
9	Clubs and Societies Equipment	£675	1	£100
10	Laptops	£6,750	1	£100
11	Digital Cameras	£338	2	£100
12	PCs	£2,250	2	£100
13	Large TV & Video Conferencing Equipment	£6,086	2	£100
14	Photocopiers	£11,347	1	£100
3) Brampton Road				
15	Clubs and Societies	£225	1	£100
16	Laptops	£2,250	2	£100
17	Digital Cameras	£450	1	£100
18	PCs	£338	2	£100
4) Ambleside				
19	Clubs & Societies Equipment	£2,419	1	£100
20	Laptops	£1,125	1	£100
21	Hats and Sports kit	£1,688	1	£100
Total Sum Insured		£79,138		

Situation:

The geographical limits applicable under this section are as follows:

1. Anywhere within the **geographical limits**.
2. On **premises** and whilst in transit between **premises**.
3. Worldwide.

Operative endorsements applicable to Section B:

None.

Section C – Money with Assault Extension

Insured	:	University of Cumbria Students' Union
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Item No	Description	Limit any one Loss
1.	Crossed cheques, bankers drafts, crossed postal orders, crossed money orders and any other non-negotiable money	£250,000
2.	Tickets in the Premises during Business Hours and outside this time only when kept in a locked safe and otherwise kept in a locked safe	£1,500
3.	a) in transit	£2,000
	b) in a bank night safe	£2,000
	c) in Premises during Business Hours	£1,500
	d) in the following locked safes at the Premises :	
	Any unspecified safe	£1,000
	1) Bowerham Road	
	SMP Economy Safe (Campus Office)	£3,000
	2) Fusehill Street	
	SMP Economy Safe (Campus Office)	£3,000
	3) Brampton Road	
	SMP Economy Safe (Campus Office)	£3,000
	e) in the Premises when closed for Business and not contained in a locked safe or coin operated machine	£200
	f) in the home of an authorised employee	£200
	g) in the following coin operated machines:	
	Unspecified coin operated machines	£1,000 any one loss
	Unspecified	£1,000 any one loss

Excess:

We shall not be liable in respect of 10% of each and every loss subject to a minimum £25 and a maximum of £250.

Operative endorsements applicable to Section C:

None.

Section D – Liabilities

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Limits of Indemnity:

Cover 1	Employers' Liability	£10,000,000 any one event
Cover 2 (A)	Public Liability	£10,000,000 any one event
Cover 2 (B)	Products Liability	£10,000,000 for all claims in the aggregate during any one period of insurance

Endorsement:

None,

Section E – Business Interruption

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Uninsured Working Expenses Not Applicable

Maximum Indemnity Period 12 months

Item No.	Description	Annual Figure	Sum Insured
1.	Gross Profit:	£1,343	£1,343
2.	Gross Rentals:	£0	£0
3.	Further Additional Expenses:	£0	£0
Total Sum Insured			£1,343

Operative endorsements applicable to Section E:

None

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. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer 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.

Underwritten by **Zurich Insurance Company Ltd.**

A public limited company incorporated in Switzerland.

Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich.

UK Branch registered in England and Wales no BR000105.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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