

## Commercial Combined

**Policyholder:**  
Congleton Beartown C&V C. Club  
**Address:**  
1, Edwards Way  
Alsager  
Stoke-on-Trent  
Staffordshire  
**Postcode:** ST7 2YB

**Your Agent is:** **Agent No:** 2196  
Footman James  
**Address:**  
Castle Gate House Castlegate Way  
Dudley  
West Midlands DY1 4TA  
**Telephone No:** 01384 218010  
**Email:** commercial@footmanjames.co.uk

**Business:** Car Club

**Effective Date:** 01/04/2020  
**Expiry Date:** 31/03/2021

**Renewal Date:** 01/04/2021  
**Date of Issue:** 26/02/2020

**Renewal Premium:**  
**Includes IPT**



Arch Insurance (UK) Limited, Registered address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887

### Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at [www.arista-insurance.com/products.htm](http://www.arista-insurance.com/products.htm). Should you require a hard copy of the policy schedule or policy wording please contact your insurance agent.

**If after reading your schedule you have any questions, please contact your agent as noted above.**

**Available Extensions**

<b>Cover Summary</b>	<b>Cover Selected</b>	<b>Option</b>	<b>*Premium Indication</b>
Property Damage	X		
Business Interruption	X		
Glass	X		
Money and Personal Accident Assault	X		
Goods In Transit	X		
Employers Liability	X		
Management Liability Portfolio	X		
Public Liability	✓		
Products Liability	X		
Business Protection	✓		
Business Machines All Risks	X		
Engineering - Machinery Damage	X		
Engineering Inspection	X		
Computer Insurance	X		
Loss of Licence	X		
Marine Cargo	X		
Terrorism	X		

If you wish to include any of these covers please advise your agent in order that your specific requirements can be established and premiums confirmed.

**\*Premiums are subject to terms, conditions and the addition of Insurance Premium Tax or VAT where applicable.**

The following sections apply **ONLY** to the Premises specified below

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The following section(s) apply to ALL Premises covered by this policy

### Legal Liabilities Section

Cover	Indemnity Limit
Public Liability	£5,000,000
Third Party Property Damage	<b>Excess:</b> £500
Use of Heat	<b>Excess:</b> £1,000
Products Liability	<b>Not Insured</b>

### Section Endorsement

#### SPECIAL EVENTS OR ACTIVITIES EXCLUSION

We will not provide indemnity under the Legal Liabilities Section of this Policy against liability caused by or arising from any

1. firework display bonfire party or popular music concert
2. mechanical amusement device or other fairground activities or attractions
3. bungee jumping abseiling or assault course
4. air or water borne event or activity (other than swimming) or sub-aqueous event or activity
5. rock climbing mountaineering caving pot holing or outdoor adventure event or activity
6. winter sports (wet or dry) event or activity
7. hunting or shooting event or activity
8. racing pace making or speed trialling event or activity (other than on foot or swimming)
9. off-road or other motor vehicle show display or driving event or activity (other than any event or activity held solely for the purpose of showing or displaying motor vehicles within a designated arena or other controlled show or display area not being a road unless more specifically insured or unless compulsory motor insurance or security is required)
10. professional-amateur or professional-celebrity or professional or celebrity sports event or activity
11. special event or activity where the expected attendance will exceed 2,000 persons

unless full details thereof have been submitted to the Underwriters and additional terms agreed with the Insured to include indemnity hereunder

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**Member to Member Liability Condition**

In respect of the Public Liability Sub-Section only We will indemnify at Your request any member of Your club in respect of legal liability to any other member of Your Club arising out of club activities

## **Business Protection Section**

As an Arch customer You have access to a range of risk management services and legal expenses insurance. As well as insurance cover Arch believe in helping customers to find practical solutions for the risks they face. That's why we are providing Arch Business Protection with this insurance.

Arch Business Protection is made up of 2 elements:

- Risk Management Services
- Legal Expenses Insurance

### **Risk Management Services**

Risk Management Services provides a range of online risk solutions to enable businesses to effectively manage all aspects of workplace safety and staff employment

Features include

- Business Continuity
- Health & Safety Management
- Human Resources Support
- E-Learning

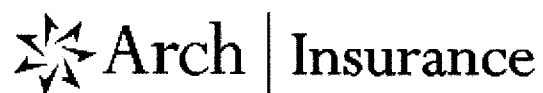
### **Legal Expenses**

- Employment Disputes
- Employment Compensation Awards
- Employment Restrictive Covenants
- Tax Protection
- Property Disputes
- Legal Defence
- Compliance and Regulation
- Statutory Licence Appeals
- Loss of Earnings
- Employees' Extra Protection
- Crisis Communication following an event that causes significant adverse publicity or reputational damage
- Contract and Debt Recovery covering actions relating to the purchase, hire purchase, lease or maintenance of goods or services providing the amount exceeds £200
- Legal & Tax Advice Helpline
- Staff Counselling Helpline
- Crisis Communication Helpline
- Redundancy Approval Helpline
- Business Legal Services website which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies

**Limit of Indemnity**  
£500,000

**Renewal  
Schedule**

**Policy Reference:** APP22328COM-20



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**Activating Your Risk Management and Legal Expenses services**

For **Risk Management Services**, visit [www.archriskmanagement.co.uk](http://www.archriskmanagement.co.uk) and follow the login instructions provided. Alternatively You can email Us with Your Policy number at [riskmanagementservices@archriskmanagement.co.uk](mailto:riskmanagementservices@archriskmanagement.co.uk) or call Us on **01268 795757**.

For **Legal Expenses**, register at [www.araglegal.co.uk](http://www.araglegal.co.uk) with promotional code X1232KC5DFBB