



# Schedule

## Multi Cover Third Sector Secure

**Policy number:** CC010447  
**Agent reference:** 7179323

**Client number:** 40760030

**Insured:** Alcoholics Anonymous Midlands Region  
**Agent name:** Marsh Ltd t/a Marsh Commercial (Lincoln)

**Postal address:**

4 Friston Close  
Barton Seagrave  
Kettering  
Northamptonshire  
NN15 6FB

**Agent address:**

The Coach House  
Firth Court  
Firth Road  
Lincoln  
LN5 7PA

**Issuing office:** Victor Insurance, Grove House, Newland Street, Witham, Essex, CM8 2UP

**Your Activities:** Overseeing the Organisation of AA Meetings in the Midland Region

**Effective date:** 20 July 2023  
**Expiry date:** 19 July 2024

**Date of issue:** 12 July 2023

<b>Premium ex IPT:</b>	£3,728.22
<b>IPT @ 12.00%:</b>	£447.39
<b>Underwriting fee:</b>	£35.00
<b>Total premium:</b>	£4,210.61

### Important Information

This **Schedule** forms part of the policy.

**You** must make a fair presentation of the risk to **Us** when **You** take out, renew or vary **Your** policy. This means that **You** must tell **Us** about all facts and circumstances which may be material to the risks covered by **Your** policy in a clear and accessible manner. Material facts are those which are likely to influence **Us** in the acceptance or assessment of the terms or pricing of **Your** policy. If **You** are in any doubt as to whether a fact is material, **You** should tell **Us** about it.

If **You** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where, **We** would not have issued, renewed or varied **Your** policy had **You** told **Us** about a material fact or circumstance, **We** may treat **Your** policy as if it had not existed and refuse to pay any claims. In other cases, **We** may only pay part of the value of **Your Claim** or impose additional terms.

For these reasons, it is important that **You** check all of the facts, statements and information set out in this document or any other information provided are complete and accurate and that **You** have answered any questions completely and accurately. If there is more than one person involved in **Your** organisation or employed by **You**, **You** should check with them where appropriate that the facts and statements that **You** make are complete and accurate.

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If any of the facts, statements or information about **You** or **Your Activities** are incomplete or inaccurate, **You** or **Your** agent must contact **Us** immediately. Failure to do so may mean that **Your Claim** will not be paid, or that we will impose different terms on **Your** policy, or charge **You** a higher premium or, in the worst case, invalidate **Your** policy and require **You** to repay any **Claims** that have already been paid under the policy.

**Data Protection (this notice applies to all sections of this application)**

**You** should understand that information **You** provide to **Us** or Victor Insurance may contain personal data as defined under the General Data Protection Regulation (Regulation (EU) 2016/679). By providing this information, **You** consent to the processing of **Your** personal data by **Us** or Victor Insurance and affiliated companies for the purposes set out in the Privacy Notice in the policy wording. **You** should be aware that some of these organisations may be located outside the **United Kingdom** and the European Economic Area. Please be assured that **We** and Victor Insurance have taken appropriate steps to safeguard **Your** information according to relevant data privacy laws. Please contact **Us** or Victor Insurance if **You** require further information on measures undertaken to protect **Your** data. An explanation detailing how **Your** information is used can be found within the Privacy Notice in the policy wording.

**The policy wording applicable is:** Multi Cover Third Sector Secure v9 19 07 2023 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>



## Cover Summary

The following selections of cover have been selected; please see individual sections of cover and Premises for full details.

Cover	Insured/Not Insured
Material Damage	x
Business All Risks	x
Business Interruption	x
Book Debts	x
Terrorism	x
Employer's Liability	✓
Public and Products Liability	✓
Charity Trustees Management Liability	x
Professional Liability	x
Employee Dishonesty	x
Money and Assault	x
Goods in Transit	x
Deterioration of Stock	x
Personal Accident	x
Equipment Breakdown	x
Cyber Liability	✓
Legal Expenses	✓

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## Cover

### Employers' Liability

Limit of liability	£10,000,000
Limit of liability in respect of <b>Terrorism</b>	£5,000,000

### Public and Products Liability

The **Excess** applicable to third party **Property Damage** is £250

The **Excess** applicable to third party **Bodily Injury** is £0

Limit of liability	£5,000,000
Limit of liability in respect of <b>Terrorism</b>	£2,000,000

### Cyber Liability

The **Excess** applicable is £500

The **Time Excess** applicable is 12 hours

Limit of liability	£50,000
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### Legal Expenses

Limit of liability	£250,000
Employment disputes compensation awards aggregate limit	£1,000,000 per period of insurance

## Policy Endorsements

### List of Intergroups

The Title of the Insured Alcoholics Anonymous Midlands Region' includes 8 intergroups. The intergroups are detailed on a list provided by Alcoholics Anonymous Midlands Region.

Birmingham Intergroup  
Black Country Intergroup  
Derbyshire Intergroup  
Northamptonshire Intergroup  
Nottinghamshire/Leicestershire Intergroup  
Potteries & District Intergroup  
Coventry & Warwickshire Intergroup  
Lincolnshire Intergroup

### Hazardous Exclusion

We will not provide cover in respect of the following: Parachute Jumping, Paragliding, paracending, Bungee jumping or abseiling, events involving weapons, passenger carrying amusement devices,

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remote controlled model aircraft.

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## The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
VI001/9700304/SCBDX7079912	Material Damage Business All Risks Business Interruption Book Debts Terrorism Employee Dishonesty Money and Assault Goods in Transit Deterioration of Stock Employers' Liability Public and Products Liability Personal Accident Charity Trustees Management Liability Professional Liability	AXA Insurance UK plc  Registered in England and Wales No 78950  Registered office: 20 Gracechurch Street, London, EC3V 0BG  A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	100%
VI016/VICTHSB01012021	Equipment Breakdown Cyber Liability	HSB Engineering Insurance Limited, registered in England and Wales: 02396114 and registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered address: Chancery Place, 50 Brown Street, Manchester M2 2JT.	100%
VI015/TS5/6930345	Legal	DAS Legal Expenses Insurance	100%

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