

## Schedule for Your Performing Arts Policy

Produced on 09/08/2016

**NEW BUSINESS**

### Introduction

This Schedule forms part of Your policy and replaces the previous schedule.  
Please keep it in a safe place.

### Schedule contents

<b>Policy details</b>	Useful information about Your policy.
<b>Summary of cover</b>	Shows You what is insured and what is not insured under the cover options You have taken.
<b>Details of cover</b>	Split by cover type and repeated for each premises insured. There may be differences in the cover selected between premises, so please check the details carefully.
<b>General endorsements</b>	that apply to this policy.

### Policy details

<b>Policy number</b>	23835600CHC/7831
<b>Effective Date</b>	09/08/2016
<b>Policy Expires</b>	09/08/2017
<b>Renewal Date</b>	10/08/2017
<b>Premium</b>	£1,515.23
<b>Insurance Premium Tax</b>	£143.95
<b>Premium inclusive of</b>	
<b>Insurance Premium Tax</b>	£1,659.18

### Important /

### Material Circumstances

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

### Contact details

<b>Policyholder</b>	<i>Name</i>	Duckie Ltd
	<i>Address</i>	Ground Floor, 9 Clitheroe Road London, SW9 9DY

<b>Your Insurance Adviser</b>	WRIGHTSURE SERVICES LTD Wrightsure House 799 London Road West Thurrock Essex RM20 3LH Tel : 01708 860999 Fax : 01708 865100 email : performers@wrightsure.com
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**Summary of Cover** There may be differences in the cover selected between premises, so please check the details carefully.

**The Policyholder**  
Duckie Ltd

The Business	Cover	Sections You've chosen to Cover	
Performance & Events Collective. Live Art to Produce Theatre, Performances as well as Socially engaged Art Clubs			
<i>or</i>			
<i>As described in General Endorsement No. 1</i>	<b>Asset Protection</b>	Property Damage – All Risks Electronic Equipment Money& Assault Glass Frozen Food	Covered Covered Covered Not Covered Not Covered
	<b>Revenue Protection</b>	Business Interruption Loss of Licence	Not Covered Not Covered
	<b>Asset and Revenue Protection</b>	Terrorism	Not Covered
	<b>Legal Liabilities</b>	Employers' Liability Public and Products Liability Commercial Legal Protection	Covered Covered Not Covered
	<b>Employee Benefits</b>	Personal Accident Business Travel	Not Covered Covered
	<b>Marine Cargo</b>	Marine Cargo	Not Covered

**General Endorsements**

**Property Damage – The Premises**  
**All Risks**

Ground Floor, 9 Clitheroe Road London, SW9 9DY

**The Excess**

**The Location**

You will pay the first £ 1,000 in respect of damage by Subsidence.  
 £ 250 in respect of damage by Theft where there is no visible sign of entry or exit.

Location 1 : At The Premises only.  
 Location 2 : Anywhere in the United Kingdom (including whilst in transit).  
 Location 3 : Anywhere in the European Union (including whilst in transit).  
 Location 4 : Anywhere in the world (including whilst in transit).

£ 100 in respect of all other insured Damage

**The Property Insured**

Item	Description	Declared Value	Sum Insured
1	Buildings including landlords' fixtures and fittings, Outbuildings, extensions and annexes adjoining building to which this item relates and boundary walls, gates and fences at the premises except where such property is more specifically insured	0	0
2	Tenants' Improvements	0	0
3	Sets, staging, props, wardrobe, musical instruments, tools and all other 'theatrical property' other than (a) Electronic Equipment and (b) all other property described below, at Location 1	0	0
	As described in item 3 above at location 2	0	0
	As described in item 3 above at location3	0	0
	As described in item 3 above at location 4	0	0
4	Artistes' personal property being used in connection with The Business, at location 4		1,000

5	Fixtures, Fittings & all other contents	0	0
6	Stock		0
7	<i>Misc</i> <i>contents etc.</i> at the Location 1/2/3/4		0
8	<i>Misc</i> <i>contents etc.</i> at the Location 1/2/3/4		0
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<b>Total Sum Insured</b>			<b>1,000</b>

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**Additional Contingencies**

Subsidence  
Underground Services  
Theft  
Property Away from The Premises

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**Additional Clauses**

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**Additional Conditions**

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**Policy Conditions**

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**Endorsements**

**Special Endorsement 1**

It is agreed that Exception 9 is amended to read :

- (9) Damage to glass, china, earthenware, marble or other fragile objects which either*
- (i) do not form part of the Buildings or its' fixtures and fittings or*
  - (ii) are not being used as props in connection with a theatrical production.*

**Electronic Equipment The Premises**

Ground Floor, 9 Clitheroe Road London, SW9 9DY

**The Excess**

You will pay the first

£ 250 in respect of damage by Theft where there is no visible sign of entry or exit.

£ 100 in respect of all other insured Damage

**The Location**

- Location 1 : At The Premises only.
- Location 2 : Anywhere in the United Kingdom (including whilst in transit).
- Location 3 : Anywhere in the European Union (including whilst in transit).
- Location 4 : Anywhere in the world (including whilst in transit).

**The Property Insured**

Item	Description	Declared Value	Sum Insured
1	Computer & All other electronic Office equipment at Location 1	2,000	2,400
	As described in item 1 above at location 2	4,000	4,800
	As described in item 1 above at location3	4,000	4,800
	As described in item 1 above at location 4	4,000	4,800
2	Sound, lighting, video, photographic, projection and all other theatrical Electronic Equipment at Location 1	2,000	2,400
	As described in item 2 above at location 2	2,000	2,400
	As described in item 2 above at location3	2,000	2,400
	As described in item 2 above at location 4	2,000	2,400
3	Artistes Property		0
4	Company iPhones at the Location 4		1,000
5	Misc contents etc. at the Location 1/2/3/4		0
<b>Total Sum Insured</b>			<b>27,400</b>
6	Increased Cost of Working		0
7	Reinstatement of Data		0

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**Additional Clauses**

Day One Basis of Settlement

Item(s) 1 & 2 are subject to Day One Basis of Settlement

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**Additional Conditions**

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**Endorsements**

**Money and Assault      The Premises**

Ground Floor, 9 Clitheroe Road London, SW9 9DY

**The Excess**

**Money**

You will pay the first

*Nil of all insured loss.*

Item	Description	Limit
1	Postal and money orders, bankers' drafts, cheques, giro cheques, crossed warrants, bills of exchange and securities for money, postage, revenue, national insurance and holiday with pay stamps national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds and franking machine impressions, credit company sales vouchers, consumer redemption vouchers, luncheon vouchers, trading stamps, VAT invoices	£250,000
The following Items exclude money as described in Item 1		
2	Money not contained in a locked safe in (a) the Premises outside Business Hours (b) the private dwelling houses of Your principals or authorised Employees	£250 £500
3	Money contained in an unspecified locked safe on the Premises outside Business Hours	£1,000
4	Money on the Premises during Business Hours	£2,500
5	Money in transit	£2,500
6	Money in a bank night safe	£2,500
7	Money in the custody of collectors	£2,500
8	Money in vending or gaming machines on the Premises	£500
9	any other loss of Money	£2,500

**Assault**

**Compensation by Contingency number**

1	2	3	4	5	6
£10,000	£10,000	£10,000	£10,000	£100 per week	£50 per week

**Additional Clauses**

**Additional Conditions**

**Policy Conditions**

**Endorsements**



**Glass** NOT INSURED

**Frozen Foods** NOT INSURED

**Business Interruption** NOT INSURED

**Revenue Protection - Loss of Licence** NOT INSURED

**Asset and Revenue Protection - Terrorism** NOT INSURED

**Employers' Liability** Limit of Indemnity : £ 10,000,000.

An Employers' Liability Certificate is attached. It is recommended that You retain a copy of each Employers' Liability Certificate issued to you.

Description of Activities		Payroll
1	Clerical, managerial and administrative staff	£106,000
2	Performers, technical and all other staff	£239,899
3	Average number of persons	0

**Endorsements**

**Public & Products' Liability** Limit of Indemnity £5,000,000

**The Business**

*Performance & Events Collective. Live Art to Produce Theatre, Performances as well as Socially engaged Art Clubs*

**Turnover**  
£812,106.00

**The Excess**

You will pay the first  
Nil of all insured loss

**Additional Clauses**

**Additional Conditions**

**Endorsements**

**Care Risk Management Condition – Children, Youths and Vulnerable Groups**

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose your right to indemnity and payment for the claim

Any person working for you or on your behalf, voluntarily or paid, in a role which has unsupervised access to children or vulnerable groups must:

- a) have undergone satisfactory Criminal Record Bureau or similar statutory disclosure checks prior to engagement in those duties
- b) undergoes satisfactory Criminal Record Bureau or similar statutory disclosure rechecks every 3 years
- c) have access to , are acquainted with and receive formal training in your protection policy with formal update training based upon current best practice at intervals not exceeding 1 year
- d) receive formal induction protection training prior to commencement of their duties and are supervised during their probationary service period

2) You securely retain for no less than 30 years

a) employment and engagement applications, references, identify verification, records of Criminal Records Bureau or similar statutory disclosure checks and related correspondence in respect of

(i) Your protection policy, revisions and records of your protection policy training delivered to any person working for You or on Your behalf in a care role or having unsupervised access to any child or vulnerable group in Your care

(ii) Your accident and incident registers records of any alleged, actual or threatened abuse, assault or molestation and action taken including notifications to the appropriate authorities

(iii) all referral, assessment, treatment and care plans and related correspondence for any child or vulnerable group in your care.

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**Commercial Legal Protection**                      **NOT INSURED**

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**Group Personal Accident**                      **NOT INSURED**

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**Group Business Travel**    **The Business :**    As described in the Summary of Cover.

**Insured Person :**    All Directors and Employees of the Policyholder and any other individual travelling in connection with The Business of the Policyholder for whom the Policyholder has contractually agreed to arrange Travel Insurance.

**The Excess**                      **Insured Journey :**                      Any journey not exceeding 12 months in duration in connection with The Business of the Policyholder commencing when the Insured Person leaves their

home or place of business (whichever is later) and terminating on their return home or place of business (whichever is sooner).

For journeys solely within the United Kingdom or the Insured Person's Country of Residence (if different), cover is only operative if the journey involves and air flight and/or overnight stay away from home.

<b>Benefit</b>	<b>Sum Insured</b>
Death & Capital Benefits	£100,000
Medical and Emergency Travel Expenses	Unlimited
Personal Belongings	£10,000
Money	£10,000
Cancellation, Curtailment or Change of Itinerary	£10,000
Travel Delay	£750
Missed Departure	£1,000
Hijack and Kidnap and Ransom	Refer to Policy Wording
Personal Liability	£5,000,000
Legal Expenses	£50,000

### **Endorsements**

#### **Special Endorsement 1 – Insured Persons**

The definition of the Insured Person shall read as follows for the purposes of leisure travel only :-

All Directors and their accompanying Spouses or Partners and Dependant Children and Employees of the Insured

#### **Special Endorsement 2 – Insured Journey**

This policy is extended to include periods of holiday which are not ancillary to an Insured Journey.

For the purposes of this Endorsement only, the definition of Insured Person shall read as follows :

All Directors of the Policyholder and their accompanying Spouses or Partners and Dependent Children only.

The total number of annual trips insured by this policy is 25



## CONFIRMATION OF INSURANCE

**Insured :** Duckie Ltd

**Address :** Ground Floor, 9 Clitheroe Road London, SW9 9DY

**Business Description :** Performance & Events Collective. Live Art to Produce Theatre, Performances as well as Soci

### **Public & Products Liability Insurance**

**Period :** 09/08/2016 to 09/08/2017 (both dates inclusive).

**Cover :** Public & Products Liability.

**Limit of Indemnity :** Public Liability  
£5,000,000 each and every claim.

Products Liability  
£5,000,000 each and every claim and in the annual aggregate.

**Excess :** Nil.

**Territorial Limits :** Worldwide.

**Indemnity To Principal :** Yes.

**Conditions :** Offshore Work Exclusion.

Terrorism Condition. In respect of Terrorism, the limit of indemnity is £2,000,000 or the Limit of Indemnity above whichever is the lower  
All other conditions as per Policy document.

**Insurer :** Aviva Insurance Limited.

**Policy Number :**

The insurance is subject to the standard terms, conditions, limitations and exceptions of the Aviva Insurance Limited 'Performing Arts' policy wording and otherwise as specifically endorsed.

**Broker :** Wrightsure Services Limited t/a Performers  
Wrightsure House  
799 London Road  
West Thurrock  
Essex  
RM20 3LH

**Signed :**  on behalf of Wrightsure

**Dated :** 09/08/2016



# Certificate of Employers' Liability Insurance <sup>(a)</sup>

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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)

Policy Number 23835600CHC/7831

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Name of Policyholder Duckie Ltd

Date of Commencement of Insurance 09/08/2016

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Date of Expiry of Insurance 09/08/2017

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We hereby certify that subject to paragraph 2:

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

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Signed on behalf of  
Aviva Insurance Limited  
(Authorised Insurers)

A handwritten signature in black ink, appearing to read "Maurice Tulloch", with a horizontal line underneath.

Authorised Signatory  
Maurice Tulloch  
Chief Executive Officer Aviva UK & Ireland General Insurance

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## Notes

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

**It is recommended that you retain a copy of each Employers' Liability certificate issued to you**