

## SCHEDULE OF INSURANCE

<b>Reason for issue</b>	<b>Renewal</b>
<b>Policy Number</b>	ALLL01VA01

**The Insured**                      Leighton Linslade Allotment Association  
154 Stanbridge Road  
Leighton Buzzard  
LU7 4QN

**Period of Insurance** 01/01/2026 until 31/12/2026 (Both dates inclusive)

**Insurers will provide insurance under each of the sections included**

	Limit of Indemnity	Excess
<b>Section 1 – Public Liabilities of the Club, its Members and its Landlords</b>	£5000000 any one claim or series of claims arising out of any one occurrence for public liability or in the aggregate for product liability losses arising from one original cause	For claims involving Bodily Injury there is no excess but for all other claims you pay the first £250 each and every claim.
<b>Liabilities Included</b>		
The Club: Included Members Liability: Included Landlords Liability: Not Included		
Cover under Members' Liability includes: <ul style="list-style-type: none"> <li>- The members immediate family – spouses (including common law and civil partnerships), parents and children</li> <li>- Friends</li> </ul>		
<b>Section 2 – Court Awards</b>	£250,000 in all and in the aggregate any one Period of Insurance including all costs and expenses	As per Section 1
<b>Section 3 – Employers' Liability</b> Based on declared wages of £0	£10,000,000 any one claim or series of claims arising out of any one occurrence, including costs and expenses	No Excess
<b>Section 4 – Wrongful Acts</b>		<b>Not Included</b>
<b>Section 5 – Property</b>		<b>Not Included</b>
<b>Section 6 – Abandoned Events</b>		<b>Not Included</b>
<b>Section 7 – Loss of Money</b>		<b>Not Included</b>

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<b>Insurer</b>	Accredited Insurance (Europe) Limited – UK Branch Registered and with its principal place of business at 71 Fenchurch Street, London, EC3M 4BS UK Companies House registered number BR021362 Financial Services Register No 608422	
<b>Broker</b>	Chris Knott Insurance Consultants Authorised and regulated by the Financial Conduct Authority (FCA) as an insurance intermediary.  Registered Address: 5 <sup>th</sup> Floor, Cavendish House, Breeds Place, Hastings, East Sussex, TN34 3AA Registered Number 2811031 Financial Services Register No 304452	
<b>Claims</b>	In the event of any incident likely to result in a claim under this insurance immediate notice should be given to Claims Consortium Group, Blackdown House, Culmhead Business Centre, Taunton, Somerset, TA3 7DY. Telephone 0330 174 2060	
<b>Premium</b>	Premium	£225.31
	Insurance Premium Tax at 12.00%	£27.04
	Admin Fee	£25.00
	<b>Total:</b>	<b>£277.35</b>

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## Endorsements

These are conditions that apply in addition to those found in the policy booklet. The following **Endorsements** apply to this insurance

### AL-001 Pond Endorsement

**Insurers** will not pay any claims resulting from injuries suffered in any pond at the **Club Address** unless the following safety steps have been taken to ensure young children are kept away:

- Fence around the pond or plot where the pond is located that is no less than 1m high
- All sections of the fence should be clear of objects that will allow a child to use the to climb over the fence
- If a gate is fitted, the gate should be self-closing and open outwards from the pond with the latch/lock being fitted to the inside

Or

- Any other safety arrangement that **We** have given prior written agreement

### Pond Definition

A pond is a small area of still, fresh water. It is different from a river or a stream because it does not have moving water and it differs from a lake because it has a small area and is no more than around 1.8m deep but can be as shallow as 10-20cm. Some ponds are formed naturally, filled either by an underwater spring, or by rainwater – sometimes known as 'dewponds'; other ponds are artificially made, such as brick built, tubs, dugout and other man made structures.

#### What is not a pond?

Water butts, wells and other water holding vessels on the basis that they are completely enclosed to prevent a person or animal from falling in.

### **AL – 008 – Poultry**

**Insurers** note that poultry will be kept at **Your** allotment and have agreed to include such activity on condition that:

- 1) there are no more than 20 chickens, geese, ducks or turkeys on any one plot unless otherwise agreed by **Insurers**
- 2) the poultry are kept in proper coops that are secured shut with a padlock
- 3) the keeping of the poultry is performed in accordance with all relevant regulations provided by the Department for Environment Food and Rural Affairs
- 4) the area(s) where the poultry are kept is (are) clearly separate and marked with signs
- 5) all foodstuff for the poultry is to be kept offsite or in vermin-proof containers.

**Insurers** will not pay any claims arising from the keeping of poultry unless **You** have complied with the conditions above.

In addition, **Insurers** will not pay for:

- a) loss, damage or **Injury** to poultry
- b) any fines arising out of the keeping of poultry
- c) any legal liability arising from:
  - a. disease or infection

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- b. the sale of eggs or poultry
- d) any claim whatsoever arising from any poultry or other animal not mentioned in 1) above

### AL – 021 – Organised Group Visits

**Insurers** have noted and agreed that organised groups can visit the **Club Address** on condition that:

- all 'minors' are always accompanied by a parent, guardian, or a responsible person from the organised group.
- All organised groups hold their own insurance which has a **Limit of Indemnity** of no less than what is shown in **Your Schedule of Insurance**

#### Exclusion

Under no circumstances will **Insurers** pay any claims arising from, or to, an unaccompanied 'minor'.

For the purposes of this endorsement, 'minor' shall mean anyone who is under the age of 18 years.