

SCHEDULE OF INSURANCE

Reason for issue **Renewal**
Policy Number 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
Section 1 – Public Liabilities of the Club, its Members and its Landlords	£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.
Liabilities Included		
	The Club: Included Members Liability: Included Landlords Liability: Not Included	
Cover under Members' Liability includes:	<ul style="list-style-type: none">- The members immediate family – spouses (including common law and civil partnerships), parents and children- Friends	
Section 2 – Court Awards	£250,000 in all and in the aggregate any one Period of Insurance including all costs and expenses	As per Section 1
Section 3 – Employers' Liability 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
Section 4 – Wrongful Acts		Not Included
Section 5 – Property		Not Included
Section 6 – Abandoned Events		Not Included
Section 7 – Loss of Money		Not Included

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Insurer	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	
Broker	Chris Knott Insurance Consultants Authorised and regulated by the Financial Conduct Authority (FCA) as an insurance intermediary. Registered Address: 5 th Floor, Cavendish House, Breeds Place, Hastings, East Sussex, TN34 3AA Registered Number 2811031 Financial Services Register No 304452	
Claims	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	
Premium	Premium Insurance Premium Tax at 12.00% Admin Fee Total:	£225.31 £27.04 £25.00 £277.35

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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.