

GM
INSURANCE
IMBER
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& SONS LTD

Event Operators

This is the **Schedule** for the **Insured's** Commercial Combined Package. This Package consists of the Sections as described below.

Agreement Number: **B6991SCO2018S01**

Policy Number: MO04C35788F

Insured: Kent Farmers Market Association

Address: Lodge Oast, Horns Lodge Lane, Tonbridge, Kent, TN11 9NJ

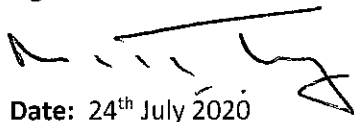
Business Description: Market Operators, Market Management, Food Tasting/Cooking Demos and Selling Food & Drinks (Hot & Cold) & Market Trading

Period of Insurance: **From:** 21st July 2020
To: 31st March 2021
(both dates inclusive) and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept a renewal premium)

Total Premium £ 210.00
Insurance Premium Tax £ 25.20
Total Payable £ 235.20

Insurer(s) **Syndicate DTW1991 at Lloyd's**

Signed for and on behalf of the Underwriter



Date: 24th July 2020

This **Policy** is a legal document. **You** must tell **Insurer(s)** about any facts or changes which affect **Your** Insurance and which have occurred either since the **Policy** started or since the last renewal date.

If **You** are not sure whether certain facts are relevant please ask **Insurer(s)**. If **You** do not tell **Insurer(s)** about relevant changes **Your policy** may not be valid or the **Policy** may not cover **You** fully.

You should keep a written record (including copies of letters) of any information **You** give **Insurer(s)** when you renew this **Policy**.

Insurer: Syndicate DTW1991 at Lloyd's

Syndicate DTW1991 at Lloyd's Management is managed by Coverys Managing Agency
Coverys Managing Agency is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No: 224442.

Coverys Managing Agency is registered in England No: 04690709

Registered Office: Registered Office: Registered Office: One Creechurch Place, London, EC3A 5AY

Administered by G M Imber & Sons Limited

Authorised and regulated by the Financial Conduct Authority (FCA No.448476)

77A High Street, East Grinstead, West Sussex, RH19 3DD

Registered in England No. 5607297

SUMS INSURED / LIMITS OF INDEMNITY / EXCESSES

SECTION 1 – PROPERTY DAMAGE

INSURED

Item No.	Property Insured	Sums insured
1.	Buildings including landlords fixtures and fittings therein and thereon and walls gates fences	£not insured
2.	Contents machinery plant and all other contents therein and thereon (excluding property covered under item no 1 or more specifically insured) the property of the Insured	£2,500
3.	a) Stock and materials in trade and goods in trust excluding wines and spirits tobacco and precious metals	£Included under contents
	b) Stock of precious metals	Not Insured
	c) Stock in the open	Not Insured
	d) Stock of wines and spirits	Not Insured
	e) Stock of tobacco	Not Insured

SECTION 2 – GLASS

NOT INSURED

Sum Insured

Not Insured

SECTION 3 – DETERIORATION OF STOCK

NOT INSURED

Sum Insured

Not Insured

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SECTION 4 MONEY / ASSAULT**INSURED****For any one occurrence:-**

- | | | |
|----|---|----------|
| 1. | in the Premises when closed for business or unattended | |
| | a) not contained in a locked safe or strongroom | £500 |
| | b) in a locked safe or strongroom | £5,000 |
| 2. | in the dwelling of the Insured or any persons to whom such money is entrusted | £250 |
| 3. | in the Premises when opened for business | £5,000 |
| 4. | whilst in transit including bank night safe | £5,000 |
| 5. | crossed cheques crossed National Giro payment and other non negotiable instruments whilst in the United Kingdom | £250,000 |

Money – Personal Accident (Assault) Extension**INSURED**

- | | | |
|----|--|---------|
| 1. | Benefits for any one occurrence | |
| | a) Death | £10,000 |
| | b) Disablement – loss of one or more limbs or eyes | £10,000 |
| | c) Permanent total disablement other than loss of limb or eye from usual occupation | £10,000 |
| | d) Temporary total disablement from usual occupation for a maximum of 104 weeks not necessarily consecutive (per week) | £100 |
| 2. | Personal Effects for any one occurrence | |
| | a) Damage to clothing and personal effects of the Insured Person following assault in connection with the Business | £500 |

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SECTION 5 GOODS IN TRANSIT**INSURED**

Any one occurrence or series of occurrences arising out of any one event:

- | | | |
|----|--|-------------|
| a) | any one road vehicle operated by the Insured | £2,500 |
| b) | any one vehicle operated by a haulier | Not Insured |
| c) | any one rail conveyance | Not Insured |
| d) | any one sending by registered or recorded post | Not Insured |

SECTION 6 LOSS OF LICENCE**NOT INSURED**

Sum Insured Not Insured

SECTION 7 COMPUTER**NOT INSURED**

- | | | |
|----|-----------------------------|-------------|
| 1. | Sum Insured | Not Insured |
| 2. | Portable equipment in | |
| | a) United Kingdom | Not Insured |
| | b) European Union | Not Insured |
| | c) Worldwide | Not Insured |
| 3. | Increase in cost of working | Not Insured |
| | Indemnity Period | months |
| 4. | Reinstatement of data | Not Insured |

EXCESSES

The amounts specified below shall be deducted before each and every payment is made under Sections 1 - 7 of the Policy: **£250 increased to £1,500 in respect of subsidence where subsidence is shown to be insured**

However, this amount shall be £150 in respect of Money and Goods in Transit

The Insured shall affect no insurance in respect of the excesses specified above

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SECTION 8 – BUSINESS INTERRUPTION

NOT INSURED

- | | | |
|----|--------------------------------|-------------|
| 1. | Annual Gross Profit | Not Insured |
| 2. | Annual Rent Receivable | Not Insured |
| 3. | Increase in cost of working | Not Insured |
| 4. | Book Debts | Not Insured |
| 5. | Business Interruption Expenses | |
| | Public Utilities | Not Insured |
| | Denial of Access | Not Insured |
| | Infectious diseases | Not Insured |
| | Customers | Not Insured |
| | Suppliers | Not Insured |
| | Others | Not Insured |
| | Maximum Indemnity Period | months |

SECTION 9 EMPLOYERS LIABILITY

INSURED

£10,000,000 any one occurrence, unlimited in the period of insurance.

Limited to £5,000,000 in respect of terrorism and asbestos

SECTION 10 PUBLIC LIABILITY

INSURED

£10,000,000 any one occurrence, unlimited in any 1 period of insurance, excluding terrorism and asbestos

SECTION 11 PRODUCTS LIABILITY

INSURED

£10,000,000 any one occurrence and in the aggregate, excluding terrorism and asbestos

Excesses

The amount specified below shall be deducted before each and every payment is made for Public Liability – Section 10 of the policy

£500 in respect of Third Party Property Damage increased to £750 in EU Countries

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POLICY ENDORSEMENTS APPLICABLE TO THIS INSURANCE (IF ANY)

APPLICABLE TO SECTION 1 – PROPERTY DAMAGE – ALL RISKS

In respect of item 2 of Section 1 of the policy the Underwriters will indemnify the Insured following loss by the following perils

- (i) Fire, Lightning, Explosion, Earthquake, Aircraft, Riot, Strikers, Civil Commotion, Malicious Damage and Impact.
 - a) during business hours while on display and
 - b) during transit anywhere in UK between 0500 hrs and 2200 hrs.
- (ii) Fire, Lightning, Explosion, Earthquake, Aircraft, Riot, Strikers, Civil Commotion, Malicious Damage, Impact, Storm, Tempest, Flood and Burst Pipes whilst contained in the Insured's private dwelling or any other building used in the course of the insured's.
- (iii) Theft following forcible and violent entry to or exit from any building (including the private dwelling of the Insured) or any other building (including storage units) used in the course of the Insured's business.
- (iv) Theft following forcible and violent entry to or exit from a vehicle whilst in transit between 0500 hrs and 2200hrs anywhere in the UK.

CP4 ELECTRICAL CIRCUIT MAINTENANCE CONDITION

It is a condition precedent to liability that fixed electrical installations are tested by NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every 3 year period and an IEE test certificate is issued showing no deviations.

CP8 FORK LIFT TRUCK CONDITIONS

It is a condition precedent to liability where fork lift trucks are recharged at the Premises that;

- A) Combustible materials to be kept a minimum of 5 metres clear of the recharging area
- B) No recharging of fork lift trucks whilst the premises is left unattended

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CP17 PORTABLE HEATING CONDITION

It is a condition precedent to liability that there will be no use or storage on the **Premises** of paraffin or portable electric or gas heaters or containers unless specifically agreed by the **Underwriters** prior to such use or storage.

CP29 VALLEY GUTTER CONDITION

It is a condition precedent to liability that all valley gutters be inspected and cleared every 6 months.

BE01 CORONAVIRUS EXCLUSION

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

This exclusion does not apply to the Employers Liability coverage (where operative).

LMA5391 (amended)
04 March 2020

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CP25a – Unoccupancy Condition Precedent (Special Amendment)

Unoccupancy Condition Precedent (Special Amendment)

Property Damage Clause Unoccupied Buildings Clause is deleted and replaced with the following:

Whenever the **Property Insured** by this **Section** is **Unoccupied** the following Unoccupancy Condition Precedent (Special Amendment) will apply:

It is condition precedent to liability that when any **Building** (or part thereof) are untenanted or **Unoccupied**;

- a) all gas, water and electricity mains supplies will be kept disconnected (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes)
- b) all reasonable precautions are taken to ensure that the **Buildings** are secure against entry by intruders including:-
 - i. securely locking and fastening all doors and windows
 - ii. any letter boxes being sealed
 - iii. setting all security and alarm protections in full operation and ensuring that the protections are in proper working order
- c) all waste refuse and other disused combustible materials will be cleared from the **Building** and removed from the **Premises**
- d) tanks containing fuel or other flammable liquids must be drained and purged within 7 days of the **Buildings** becoming **Unoccupied** or as soon as reasonably practicable
- e) the **Buildings** must be inspected at least once every 7 days or as soon as practicable by the **Insured** or the **Insured's** nominee in order to inspect the **Premises** both internally and externally and to carry out any work necessary to maintain the above security arrangements and identify any defects. Any defect found must be repaired as soon as reasonably practicable
- f) A record of such inspections will be kept and made available to **Insurers** or **Insurers'** representatives on request.
- g) Notice is to be given to **Insurers** when any untenanted or **Unoccupied** building (or part thereof) is again occupied

Definitions applying to this Condition Precedent

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Unoccupied When the **Premises** are closed for **Business** for a period in excess of 30 consecutive days

All other terms conditions and exclusions of the **Policy** remain unaltered.

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CP25b –Unoccupancy Exclusion (Special Amendment)

Unoccupancy exclusion (Special Amendment)

Where the **Buildings** (or part thereof) are **Unoccupied Insurers** shall have no liability under this **Policy** for **Damage** caused by:

- a. Theft or any attempted theft
- b. Escape of water from any tank, apparatus or pipe or escape of oil from any fixed oil-fired heating installation
- c. Malicious persons or vandals

All other terms conditions and exclusions of the **Policy** remain unaltered.

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**APPLICABLE TO SECTION 9 – EMPLOYERS LIABILITY; SECTION 10 PUBLIC LIABILITY
SECTION 11 – PRODUCTS LIABILITY**

MARKET OPERATORS ENDORSEMENTS

PROFESSIONAL DUTIES EXCLUSION

Sections 9 and 10 of this policy do not apply to any claim loss liability cost or expense directly or indirectly arising from any breach of Professional Duty by or on behalf of the insured.

AMUSEMENTS, PYROTECHNICS, FIREARMS & WEAPONS EXCLUSION

This policy does not apply to any claim loss liability cost or expense directly or indirectly arising from or in connection with the ownership possession operation or use by or on behalf of the Insured of any mechanical or inflatable amusement devices, pyrotechnics firearms or weapons.

MARKET OPERATORS EXCLUSIONS & CONDITIONS

This policy does not apply to any claim loss liability cost or expense directly or indirectly arising from or in connection with

- a. Any activities of the Insured as a trader and/or wholesaler
- b. The liability of any trader or exhibitor

The following shall be conditions precedent to any liability of the Insurers to make any payment under Sections 8, 9 or 10 of this Policy

- i) The Insured shall obtain approval from the police and the relevant local authority for the operation of any event in connection with the Business and shall comply fully with all conditions imposed by them for the granting of such approval if required.
- ii) Each premises used by the Insured for any event in connection with the Business shall be inspected by the Insured or a duly appointed Employee on each day that it is to be used for such purposes in order to ensure that it is free from undue hazard or defects and is clear and fit for its purpose. Such

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inspections shall be carried out prior to any trader or member of the public being granted access to the premises and a written record of such inspection made which shall be available to the insurers upon request.

- iii) The Insured shall notify the local relevant local authorities immediately should the road and/or roads leading into or out of any premises used by the Insured for any event in connection with the business become unsafe due to mud deposited by vehicles entering or leaving such event and shall erect suitable signs warning motorists accordingly.
- iv) The insured shall prior to any event in connection with the Business check that all traders and exhibitors have Public Liability insurance in force for at least £1,000,000 other than Car Boots.

INJURY TO PARTICIPANTS (CONTACT SPORTS) EXCLUSIONS

Sections 9 and 10 of this policy do not apply to any claim loss liability or expense directly or indirectly arising in respect of Injury to any person participating in a contact sport.

L1 BONA FIDE SUB CONTRACTORS CLAUSE

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

L20 RIGHTS OF RECOURSE WARRANTY

It is warranted by the Insured that the precedent to the liability of Underwriters hereon, full Rights of Recourse are maintained against any manufacturer or supplier with whom they have entered into a legal contract for the provision of products or components.

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CP9 FRYING AND COOKING EQUIPMENT CONDITIONS

It is a condition precedent to liability that;

- a) all frying and other cooking ranges, equipment, flues and exhaust ducting will be kept securely fixed and free from contact with combustible materials
- b) all extraction hoods, canopies, filters and grease traps will be cleaned at least every 2 weeks
- c) all extraction ducts will be cleaned regularly and maintained and checked at least once every 6 months by a specialist contractor
- d) the record of such cleaning and servicing of the extraction ducts will be kept elsewhere other than at the **Premises** and will be made available for inspection at any time
- e) frying equipment will be installed used and maintained in accordance with the manufacturer's instructions
- f) multi purpose fire extinguishers and at least one fire retardant blanket which conforms to the relevant British Standard suitable for extinguishing oil and fat fires will be kept in close proximity to the working area of the range and maintained ready for use
- g) frying ranges will not be left unattended whilst in use
- h) all naked flames (other than pilot lights) and all electrical elements will be turned off at the close of the working day.

AE 01 – Extended Perils

It has been noted and agreed that the policy has been extended to cover the following additional perils, which include Fire, Aircraft, Explosion, Storm, Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft & Accidental Damage.

AE 02 – Extended Money Cover

It has been noted and agreed that the policy will cover each Market Operator to the sum of £1,000 cash during work hours whilst at the market (Belonging to the Market Operator) and £500 all other locations.

AE03 – Property Cover

It has been noted and agreed that the policy covers stock and contents belonging to the Market Operator up to £2,500 any one Market.

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AE 06 – Insured Markets

It has been noted and agreed that the following Markets are insured under the Kent Farmers Market Association Scheme:

Bexhill Farmers Market, St Giles Farmers Market, Penshurst, Hildenb Farmers Market, Tonbridge, Lenham George, Herne Bay, Charing Farmers Market, Sheriff Hutton, Lewes Friday Market, Lewes Craft Market, Rplvenden Village Market, Rolvenden Farmers Market, Yalding, Elham, Earls Court, Hastings, Brentford, Aylesford, Bishops Park, Bridge, Capel, Hythe, Rye, Cliftonville, Wye, Whitstable, Whitfield, Tunbridge Wells Pantiles

The following markets have been added to the policy with effect from the 21st July 2020: - Whitstable, Egerton, Knockholt

AE 07 – Casual Traders

It has been noted and agreed that the Public Liability and Products Liability have been extended to cover a potential new trader for up to one day at one of the markets insured under this policy. However, the second time that trader turns up to any of these markets to trade they then need to have their own Public Liability and Products Liability insurance in force.

HOW TO REPORT A CLAIM

Should You need to report or make a claim, please contact Syndicate DTW1991's specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise us to do this on Your behalf.

Woodgate and Clark Limited
The Red House
King Street
West Malling
Kent
ME19 6QT

	Telephone:	E-mail:
Claims	+44 (0) 1732 520273	newclaim@woodgate-clark.co.uk
Out of office	+44 (0) 1732 520270	

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

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What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.

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