

John Wallis
Hutton Rudby Dramatic Society
64 Langbaugh Road
Hutton Rudby
Yarm
Cleveland
TS15 0HL

16 October 2017

Dear Mr Wallis

Client Reference:	HUTTONRDS
Policy Holder:	Hutton Rudby Dramatic Society
Policy Number:	NODASHEME015256

Introduction Thank you for arranging your Noda Insurance with effect from the 16 October 2017. Cover has been arranged with Ageas Insurance Limited.

Premium The annual premium is **£621.43**, inclusive of Insurance Premium Tax at the current rate and our £40.00 administration fee which has been paid in full by debit card.

Important **Important changes to the Insurance Act 2015 - Duty of disclosure**
Your Policy is a contract of insurance between you and Ageas Insurance Limited and you have a duty under the Insurance Act 2015 to make a fair presentation of the risk to your insurer in accordance with the law.

This duty applies when you take out your insurance cover, when any changes are made to your policy mid-term and when you renew your insurance. A fair presentation is disclosure of risk information in a manner that is reasonably clear and accessible; including every material fact, which is known or ought to be known by an insured's senior management, or those responsible for arranging the insurance, following a reasonable search.

If you do not make a fair presentation of risk to us and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim. The insurer may at their option:

- Declare your policy void (treating your policy as if had never existed)
- Change the terms of your policy
- Reduce the amount of any claims payments

Please refer to the enclosed/attached guide for important information on Insurance Act 2015 changes, which came into effect on 12 August 2016 and which will apply to your policy.



Chartered

In conjunction with the National Operatic and Dramatic Association
Through Lloyd & Whyte Ltd, Affinity House, Bindon Road, Taunton, Somerset, TA2 6AA
T: 01823 250736 F: 01823 270357 E: noda@lloydwhyte.com W: www.nodainsurance.co.uk

Calls may be recorded for use in quality management, training and customer support.
NODA Insurance is a trading name of Lloyd & Whyte Ltd used under licence from the National Operatic and Dramatic Association.
Lloyd & Whyte Ltd is authorised and regulated by the Financial Conduct Authority.
Registered in England No. 3686765. Registered Office: Affinity House, Bindon Road, Taunton, Somerset TA2 6AA

Do you have any paid employees? If you do, then you must provide us with your employer PAYE reference number prior to the renewal date. We will assume you have no paid employees, unless we hear from you otherwise.

Documents

Enclosed is the employer's liability certificate, statement of demands and needs, schedule of insurance and statement of fact. The full policy wording and summary of cover are now available to view at www.nodainsurance.co.uk/documents.

These documents provide details of the policy benefits as well as significant exclusions. It is important for you to read all of the policy documentation to ensure the cover meets your needs and you understand any restrictions that may apply. In addition, please take time to read our terms of business, which outlines the service we provide to you as your intermediary.

Health and Safety

To help you manage health and safety effectively the Health and safety guide for small/medium sized business, is now available to view at www.nodainsurance.co.uk/documents.

Claims

Please contact Ageas on 0345 1223283 quoting block reference number **5268965H** or if you require further assistance please contact our dedicated claims team at Lloyd & Whyte on 01823 250700.

What to do next

Please check the details in the enclosed documents are correct and the sums insured meet your needs. Remember it is important your sums insured are adequate or you may find in the event of a claim you may not receive full settlement.

Recommendation

We also recommend our Committee Insurance, which covers the society and its trustees in respect of costs involved in preparing a legal defence should you be investigated or accused of a wrongful act. For more information please contact us on 01823 250736.

If you have any questions or queries regarding the policy or the documentation, please do not hesitate to contact us on 01823 250736.

Yours sincerely

Personal Operations Team

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy).

**Policy Number: NODASHEME01525
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- 1 Name of policy holder
The Secretary and Committee for the time being of: Hutton Rudby Dramatic Society

Excluding the following subsidiary(ies)

- 2 Date of commencement of insurance policy 16 October 2017
3 Date of expiry of insurance policy 15 October 2018

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 Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf (b); and
- 2 (a) The minimum amount of cover provided by this policy is no less than £5 million(c)

Signed on behalf of Ageas Insurance Limited (Authorised Insurer)



François-Xavier Boisseau - CEO, Insurance
Ageas Insurance Limited

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.*

The information below is not required by the Regulations:

In paragraph 1 - Name of policy holder, "policy holder" means Insured as defined in the Policy.

Ageas Insurance Limited

Office address

Ageas House, The Square, Gloucester Business Park,
Brockworth, Gloucester GL3 4FA
Telephone 0845 122 3292 Fax 0845 122 3284

Registered office address

Ageas House, Hampshire Corporate Park, Templars Way,
Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Amateur Theatre Policy Statement of Facts

Date of Issue: 16 October 2017

Policy Number: NODASHEME015256

IMPORTANT NOTICE

This Statement of Facts is a record of the statements, information and Material Facts advised to Ageas Insurance Limited upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and Ageas Insurance Limited. A Material Fact is one, which an insurer would regard as likely to influence their assessment and acceptance of this insurance.

You should check this Statement and if any of the statements, information or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should advise your insurance advisor immediately. Failure to do so could invalidate your policy or result in a claim being repudiated.

Name of Insured: The Secretary and Committee for the time being of:	<ul style="list-style-type: none"> • Hutton Rudby Dramatic Society
Trade or Business:	<ul style="list-style-type: none"> • Amateur Dramatics
Is the Society Affiliated to Noda?	<ul style="list-style-type: none"> • No
Has the proposer, any director or partner of the Trade or Business:	
Been convicted or charged (but not yet tried) or been given an official police caution in respect of any criminal offence, other than motoring conviction?	<ul style="list-style-type: none"> • No
Been declared bankrupt, insolvent or been disqualified from being a company director?	<ul style="list-style-type: none"> • No
Had an insurance proposal declined, renewal refused, special or increased terms applied or had insurance cancelled mid term?	<ul style="list-style-type: none"> • No
Had any county court judgements or sheriff court decrees applied in the past 5 years?	<ul style="list-style-type: none"> • No
Knowingly failed to confirm any legislation relating to Health & Safety at work act?	<ul style="list-style-type: none"> • No

This information was provided to Ageas Insurance Limited by:
Lloyd & Whyte Limited on 16 October 2017.

Claims Details:

Date of Loss	Type of Loss	Total amount of claim

Property Sum Insured	£30000
Public Liability Limit of Indemnity	£5000000
Products Liability Limit of Indemnity	£5000000
Employer's Liability Limit of Indemnity	£10000000
Money	£2500
Personal Accident	70 members
Double Benefits	No
Abandonment	£2000
Fidelity Guarantee	Not Insured
Address of PREMISES to be Insured	
Buildings	Not Insured
Loss of Rent Receivable <i>(if Buildings cover is selected)</i>	Not Insured
Book Debts	£5000

NODA Schedule

Please quote the master policy number of CH/5268965H along with your NODAScheme policy number when contacting Lloyd & Whyte or Ageas in connection with a claim. To make a claim please call Lloyd & Whyte Ltd on 01823 250700 or Ageas Insurance if out of office hours on 0345 122 3283.

Policy Number	NODAScheme015256
Office of Issue	Taunton
The Company	Ageas Insurance Limited

The Insured
 The Secretary and Committee for the time being of
HUTTON RUDBY DRAMATIC SOCIETY

Address

John Wallis
64 Langbaugh Road
Hutton Rudby
Yarm
Cleveland TS15 0HL

Business Description: Amateur Dramatics

The Period of Insurance

(a) From 16 October 2017 to 15 October 2018
 (b) Any subsequent period for which the Company may accept payment for renewal of this Policy

Renewal Date . 15 October 2018

Annual Premium	
Annual Premium	£519.13
Insurance Premium Tax (12%)	£62.30
Lloyd & Whyte Administration Fee	£40.00
Annual Premium including Tax	£621.43

This Insurance is effected by Lloyd & Whyte Limited on behalf of Ageas Insurance Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 354568

continued

Limits of Liability - Sums Insured

SECTION 1 – Property	£30000
SECTION 2 – Liability - Insured Event 1	
Public liability – Limit of Indemnity	£5000000
Products liability – Limit of Indemnity	£5000000
Employer’s liability – Limit of Indemnity	£10000000
SECTION 3 – Money	
Limit of Liability	£2500
SECTION 4 – Personal Accident	
Number of persons insured	70 members
Double Benefits	No Insured
SECTION 5 – Abandonment	£2000
SECTION 6 – Fidelity Guarantee	Not Insured
SECTION 7 - Buildings PREMISES to be insured	Not Insured
Buildings Excess Applicable Subsidence Excess Applicable	
Loss of Rent Receivable (if Buildings cover is selected)	Not Insured
SECTION 8 – Terrorism	Not Insured
SECTION 9 – Book Debts	£5000
<u>ENDORSEMENTS</u>	

NODA Insurance

Following an assessment of your demands and needs, we are recommending a policy with Ageas Insurance Limited, who we use as our sole supplier because they are offering a specifically tailored package policy, which automatically covers public liability as well as liability for members of the society. In addition to your primary requirement to cover your society, **the specific risk details and sums insured you have requested are shown in the enclosed documentation** and we have considered these to be your demands.

In making our recommendation we have taken into consideration your demands, value for money, and how the policy meets the underlying needs shown below that we, through our knowledge and experience in this type of insurance, have assessed as relevant.

Statement of Demands and Needs

Property cover

You have indicated a requirement to cover your property, including wardrobes, instruments, scenery sets as well as hired property against such risks as fire, theft and accidental damage.

Employer's Liability

This meets your statutory obligation to cover legal liabilities for injury to your members and voluntary helpers, up to £10 million.

Public Liability

From our experience in arranging this type of insurance, we have recommended this policy as it meets your underlying need to cover your legal liability for bodily injury or damage to third party property, up to the policy limit of £5 million.

Personal Accident

This section of the policy covers officials, members, voluntary helpers for accidental injury arising out of the society's activities, providing the number of members noted in the policy schedule is adequate.

Abandonment Cover

We recommend this policy as it provides cover for loss and expenses incurred in the event that the production/show has to be cancelled due to unexpected and unforeseen fortuitous causes. It however does not cover loss ticket sales.

Money

This policy meets your underlying need to cover the society's money against theft, accidental and physical loss. Limits of cover are noted in the policy wording.

Book Debts

This automatic cover is recommended as it covers losses arising from being unable to trace outstanding balances as a result of damage at your premises.

If you have any additional, particular demands and needs which we have omitted, please contact us for details of how this policy will meet your requirements.