



John O'Donnell
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Princes Road Manchester
M14 7HR

Insight

community risks policy schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number XAO-122028-8893

Insured Reachout Youth

Business As described in correspondence

Period of Insurance
From 17th September 2009
To 16th September 2010
and any other period for which cover has been agreed.

Renewal Premium £ [REDACTED]

Premiums are exclusive of Insurance Premium Tax.

Schedule Number 02

Preparation Date 16th September 2009

Prepared by Christine Docherty

PART A - Material Damage

Effective Date: 17th September 2009

**Table Headings :**

- Contents (a) : Furniture, fixtures, fittings and tenants improvements
 Contents (b) : Other Contents and consumable stock not specified below including printed books and unused stationery
 Contents (c) : **Computer equipment**, other office equipment and sports equipment
 Contents (d) : Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
 Contents (e) : Tobacco
 Contents (f) : Camcorders, videos and gaming machines

Sums Insured

Premises Address :	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)
1. Suite 4 Parkway 5 Parkway Business Centre M14 7HR	£Nil	£Nil	£5000	£Nil	£5000	£Nil	£Nil	£Nil
2. Brook Community Primary School Sigdon Road E8 1AS	£Nil	£Nil	£8500	£Nil	£3500	£Nil	£Nil	£Nil

For Premises 1, 2**Insured Perils applicable to Material Damage : 1-13,15****Excesses :**

The following Excesses apply to each and every loss arising in respect of each and every separate premises from:

Malicious Damage	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Theft	£100

Operative Endorsements :

1,2,3,7 see pages 27 - 28

PART C - All Risks

Effective Date: 17th September 2009



Additional Items:

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the TERRITORIAL LIMITS.

Description	Premises Address	Sum Insured	Excess
Camcorder		£1,560	£100

The excess stated applies to each and every loss.

Operative Endorsements :

1,2,3,7 see pages 27 - 28



PART D - Money

Effective Date: 17th September 2009

	Limit any one loss
1. Loss of Non-Negotiable money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other money:	
(a) in transit in the custody of any director or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£150
(b) in the private residence of any director or employee	£Nil
(c) in the premises	
(i) in the custody of or under the actual supervision of any director or employee	£150
(ii) in locked safes or strongrooms	£Nil
(iii) in locked receptacles other than safes or strongrooms	£150

Excess : £50 each and every loss

Personal Accident Assault Limits : See Section 3(c)

PART E - Public and Products Liability

Effective Date: 17th September 2009

Limit of Indemnity : £5,000,000

PART G - Employers Liability

Effective Date: 17th September 2009

Limit of Indemnity : £10,000,000

For details of additional covers available please refer to your Policy wording or contact your Underwriter for a quotation.

