

John O'Donnell
Reachout Youth
The Childrens Centre
30 Selsworthy Road
Moss Side, Manchester
M16 7UH

select

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 2006
To 16th September 2007
and any other period for which cover has been agreed.

Renewal Premium £728.95

Premiums are exclusive of Insurance Premium Tax.

Schedule Number 09

Effective Date 17th September 2006

Preparation Date 12th August 2006

Prepared by Chris Docherty

PART A - Material Damage**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. The Children's Centre 30 Selworthy Road M16 7UH	£Nil	£Nil	£1030	£Nil	£3570	£Nil	£Nil	£Nil
2. Anywhere within the TERRITORIAL LIMITS M16	£Nil	£Nil	£Nil	£Nil	£Nil	£Nil	£Nil	£Nil

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 :

1,2,7 see pages 27 - 28

PART C - All Risks

Additional Items:

Premises No	Description	Sum Insured
2	Camcorder	£1,515

Excess : £100 each and every loss

Operative Endorsements :

1,2,7 see pages 27 - 28

PART D - Money

	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 Liability

Limit of Indemnity : £5,000,000

Excess : £100 each and every claim in respect of Section 2(d)(ii)

PART G - Employers Liability

Limit of Indemnity : £10,000,000

Parts not applying to this Policy

Part B - Business Interruption

Part F - Hirers' Liability

Part H - Libel & Slander

Part I - Motor Vehicles

Part J - Legal Expenses and Uninsured Loss Recovery

Part K - Inspection Contract

Part L - Engineering Insurance

Part M - Deterioration of Stock

Part N - Fidelity Guarantee

Part O - Personal Accident

Part P - Legal Expenses