

Your Commercial Combined Insurance - Renewal Quotation Schedule

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Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

For Property Damage cover, Your Schedule refers to Risk Locations and Premises. Each Risk Location consists of one or more Premises.

A unique reference number has been applied to each Risk Location, for example **001**. Premises within that Risk Location are identified by the number after the hyphen, for example Premises 2 at this Risk Location appears as **001-002**.

Policyholder Details

The Policyholder	The Association for Science Education (including all non-corporate members) and Millgate House Education Ltd
Contact address	College Lane, Hatfield Herts AL10 9AA
The Business	Academic membership association to promote excellence in the teaching of science (including provision of continuous professional development for teachers and science educators through events, conferences, webinars and publication of educational materials and resources including books and journals).

Policy Details

Policy number	100561027CCI
Effective date	01 August 2024
Expiry date	31 July 2025
Annual premium (excluding Insurance Premium Tax)	
Insurance Premium Tax	
Total amount due	

Insurance Adviser Details

Your Insurance Adviser	TOWERGATE (SOUTHAMPTON) JELlicoe HOUSE GRANGE END HEDGE END HAMPSHIRE, SO30 2AF
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Business All Risks

Item	Description	Sum Insured	Excess	Situation
1	Members' personal effects & money	£20,000	£50	United Kingdom
2	Portable electronic and photographic equipment including portable computer equipment, digital and non digital cameras, mobile telephones, television, DVD and audio equipment designed to be carried by hand, excluding portable hand tools, portable office equipment, specialist trade equipment and all personal effects.	£25,000	£150	Worldwide

Basis of Claim Settlement – Reinstatement unless otherwise stated.

Situation is defined as follows:

The Premises

Any premises owned, hired or leased by You

United Kingdom

Anywhere in the United Kingdom including Transit

European Union

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere within the European Economic Community for up to 90 days

Worldwide

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere in the world for up to 90 days.

Endorsements applying to Business All Risks (subject otherwise to the terms and conditions shown in Your policy).

Members' Personal Effects & Money - Limits

- § Cover under this section excludes the property of student members, but includes the property of overseas members whilst they are temporarily in the UK.
- A limit of £250 per member applies in respect of Personal Effects
- A limit of £50 per member applies in respect of Money
- Damage to clothing caused by acid burns and chemicals is excluded unless suitable protective clothing is worn. Damage to the protective clothing is excluded.

Employers' Liability

The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

War Limit of Indemnity: £5,000,000

An Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

Description of Activities

Warehouse and despatch	£15,885	Wages
Professional and scientific organisations	£365,000	Wages

Index Linking: Applies to the Wages, as detailed above.

Public and Products Liability

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

Description of Activities

Event / Exhibition Organisers - Conference Revenue	£222,000	Turnover
Supply of books and printed materials	£50,000	Turnover
Number of non-corporate members involved with delivering teaching to teachers, trainee teachers, trainee technicians and technicians.	1000	Per Capita
Number of non-corporate members not involved with delivering teaching to teachers, trainee teachers, trainee technicians and technicians.	3457	Per Capita

Index Linking: Applies to all the Activity Descriptions monetary amounts detailed above.

Endorsements applying to Public and Products Liability (subject otherwise to the terms and conditions shown in Your policy).

Abuse Exception

We will not provide cover in respect of any liability directly or indirectly caused by, resulting from, arising out of or in connection with any actual, alleged, attempted or threatened abuse committed or alleged to have been committed by The Insured.

For the purposes of this Exception "abuse" shall include but shall not be limited to:

- (1) any act of hurting or injuring another person mentally, emotionally or physically by maltreatment or ill-use; or
- (2) any act of forced sexual activity, rape, molestation, coercion or sexual harassment against another person; or
- (3) any incident of offensive or abusive behaviour or racial discrimination, any use of offensive or abusive language or any unlawful detention

whether isolated, continuous, repeated, or intermittent.

Excess

We will not provide cover for the first amount of £500 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property.

North American Products Supplied Exception

We will not provide cover for Products Supplied which The Insured know, could be expected to know or knew would be used within the United States of America or Canada.

Professional Indemnity Exceptions

We will not provide cover for errors, omissions, misstatements or neglects in any

- (1) advice given by You or on Your behalf
 - (2) (a) plan, survey report, certificate or any similar document
 - (b) design, formula, instruction or specification
 - (c) computer program
- prepared by, or on behalf of, The Insured.