

Confirmation of Insurance Details

Basic Details:

INSURANCE BROKERS

Name: Carnethy Hill Running Club Ltd
Address: &Carnethy Hill Racing Club Ltd
2a, Kings Stables Road
Edinburgh
EH1 2JY

Email: carnethysecretary@gmail.com

Primary Contact: Jim Hardie
Telephone: 07812 174 525
Account Handler: Liz Drysdale
Email Address: ld@keegan-pennykid.com

Our Reference: CARN16CS01

50 Queen Street Edinburgh EH2 3NS
Tel: 0131 225 6005
Fax: 0131 226 3811
Email: mail@keegan-pennykid.com
Web: www.keegan-pennykid.com

Activities: Club organising approx. 12 open running/race events annually. Also training runs, social events and club only races

Insurer Details:

Insurer: Royal & Sun Alliance SCVO
Policy Number: RNN669645

Broker Ref: CARN16CS01

Period of Cover: 01/01/2017 to 31/12/2017

Intermediary: Keegan & Pennykid (Insurance Brokers) Ltd
50 Queen Street, Edinburgh
Scotland,
EH2 3NS
Tel: 0131 225 6005
Web: www.keegan-pennykid.com
Email: mail@keegan-pennykid.com

Risk Address Details:

Address: Various

Any additional excesses, terms, conditions or endorsements are shown at the end of this document.

Property Section:

	Declared Value	D/Value + VAT (*)	Sum Insured (**)
Fixtures, Fittings and all other Contents			Not Insured
Electronic Equipment:			
<i>at the premises</i>			Not Insured
<i>away from the premises</i>	£ 3,337	£ 4,004	£ 5,206
Business Files	£	£	£
Stock			Not Insured
Buildings/Tenants Improvements			Not Insured
Money			£ 4,000
Material Damage Excess	NIL		
Subsidence Excess	NIL		

Important Clauses:

(*) VAT Clause:

If you are unable to reclaim Value Added Tax (VAT), the insurers will pay the VAT element of any claim under the property or business interruption sections of the policy.

(**) Inflation Protection (Day One Basis of Cover)

Provides up to a 30% increase in the property and/or business interruption value you declare for insurance during the period.

Liability Section:

Employers Liability	£	10,000,000
Public Liability	£	5,000,000
Excess	NIL	
Products Liability	£	5,000,000
Trustees Liability	£	250,000
Trustees Liability Excess	£	250
Employment Practices Liability		Not Insured
Cyber Liability		Not Insured

Other Covers:

Theft by Employee	Not Insured
Legal Expenses	£ 100,000
NCB & Excess Protection	Not Insured
Professional Indemnity	Not Insured
Engineering	Not Insured
Business Interruption	Not Insured
Computer Cover	Not Insured
Terrorism	Not Insured
Personal Accident	Not Insured
Counselling Care	Not Insured
Contract Works	Not Insured
Travel Insurance	Not Insured

Encompass policyholders have access to a 24 hour Legal Assistance Advice Line which offers confidential legal advice. Simply call 01455 251 500 and quote scheme number 33685. Please refer to the policy wording for full details.

Name: Carnethy Hill Running Club Ltd
Broker Ref: CARN16CS01

Policy No: RNN669645
Issue Date: 17/01/2017

TRUSTEES INDEMNITY INSURANCE COVERS CLAIMS FIRST MADE AGAINST THE INSURED AND NOTIFIED TO THE INSURERS DURING THE PERIOD OF INSURANCE. PLEASE READ THE POLICY WORDING CAREFULLY.

The following endorsements apply to the Trustees Indemnity cover:

1. The policy is automatically extended to include the Trustee Fidelity Liability section of cover. Standard policy terms, conditions, exceptions and exclusions apply as per the current policy wording.

The following endorsements also apply to this policy:

Memo 1 - Full name of Insured

Detail: It is hereby noted and agreed that the name of the Insured is Carnethy Hill Running Club Ltd and Carnethy Hill Racing Club Ltd

Liability Section: Including Abuse

It is noted that Cover 2 Public / Products Liability exclusion 12 Abuse is deleted.

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