

# Confirmation of Insurance Details



## Basic Details:

Name: Carnethy Hill Running Club Ltd  
Address: &Carnethy Hill Racing Club Ltd  
Munro Cottage  
Loanstone  
Penicuik  
EH26 8PH  
Email: johnryanpre@gmail.com

Primary Contact: John Ryan  
Telephone: 07858444673  
Account Handler: Liz Drysdale  
Email Address: ld@keegan-pennykid.com

Our Reference: CARN16CS01

Activities: Club organising approx. 14 open running/race events annually. Also training activities including cycling and swimming etc. Social events and club only races.

## Insurer Details:

Insurer: Royal & Sun Alliance SCVO  
Policy Number: RKK958436

Broker Ref: CARN16CS01

Period of Cover: 01/01/2018 to 31/12/2018

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>	£ 3,443	£ 4,132	£ 5,371
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.

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**Broker Ref:** CARN16CS01

**Policy No:** RKK958436  
**Issue Date:** 15/02/2018

**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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<<CCINVTRAILER>>  
This page is for computer generated indexing purposes and is not a component part of this document.  
<<LEVEL01=Clients>>  
<<INDEX02=CARN16CS01>>  
<<INDEX03=RKK958436 >>  
<<INDEX04=Royal & Sun Alliance SCVO >>  
<<INDEX05=Carnethy Hill Running Club Ltd>>  
<<INDEX09=Confirmation of Insurance >>  
<<INDEX10=01/01/2019>>  
<<INDEX11=0026>>  
<<INDEX12=0070>>  
<<INDEX13=01/01/2015>>