



Insurance Policy for Charities and Community Groups

Policy Schedule – Effective Date 01-Dec-2021

Policy Number	CD24932
Policyholder	we are music
Address	12 Queen Street, Great Oakley, Harwich, Essex, CO12 5AS
Period of Insurance	01-Dec-2021 to 30-Nov-2022 (both dates inclusive)
Premium	£375.77 (+ IPT @ 12.00% = £45.09)
Total Payable	£420.86

Public Liability

Limit	£5,000,000 for each claim but in respect of Products Liability, £5,000,000 in total for all claims occurring during the Period of Insurance
Excess	£100 applicable to each third party property claim
Applicable Courts	UK

Employer's Liability

Limit	£10,000,000 in total for all claims occurring during the period of Insurance
Applicable Courts	UK

Professional Indemnity

Limit	£250,000 in total for all claims made during the period of Insurance
Excess	£100 applicable to each claim excluding defence costs
Applicable Courts	UK

Trustee Liability

Limit	£250,000 in total for all claims made during the period of Insurance
Excess	£100



Applicable Courts UK

Property Damage

Limit £12,000

Buildings Sum Insured Nil

Computer Sum Insured £2,000

Other Equipment Sum Insured £10,000

Other Equipment stored in container Sum Insured £0

Excess £100 applicable to each claim

Portable Damage

Portable Damage Sum Insured £10,927

Portable Equipment Sum Insured £10,927

Precious Equipment Sum Insured £0

Sacred Equipment Sum Insured £0

Excess £100 applicable to each claim

Occupational Personal Accident

Death, Loss of Limbs, Loss of Sight, Speech or Hearing or Permanent Total Disablement £25,000

Temporary Total Disablement £100 for each week of disablement payable for up to 104 weeks

Deferment Period A 14 Day deferment period applies to each Temporary Total Disablement claim

Signed:

A handwritten signature in black ink, appearing to be "J. Fisher".

Managing Director, Markel (UK) Limited

Date: 01-Dec-2021