

Treasurer  
 Norwich & District Photographic Society  
 The Methodist Church Hall  
 Chapel Field Road  
 Norwich  
 NR2 1SD

## Receipt

DATE: 10 February 2021

Type of Policy	Insurer	Policy Number	Effective Date	(£)
Public Liability	Royal & Sun Alliance	RKK909414	01/02/2021	██████████
Clubs All Risks	Royal & Sun Alliance	RKK909414	01/02/2021	██████████
Fire and Perils	Royal & Sun Alliance	RKK909414	01/02/2021	██████████
Management Protection	Royal & Sun Alliance	RKL213011	01/02/2021	██████████
SUB TOTAL				██████████
ADMINISTRATION CHARGE (PUBLIC LIABILITY)				██████████
INSURANCE PREMIUM TAX				██████████
<b>TOTAL</b>				██████████

**COMMENTS:**

Payment received with thanks.

Darclay House  
 9 Vernon Avenue  
 Beeston  
 Nottingham  
 NG9 2NS

T: 0115 951 7030  
 F: 0115 951 7040



**BIBA**

A member of the British  
 Insurance Brokers Association

Darwin Clayton (UK) Limited is Authorised and Regulated  
 by the Financial Conduct Authority, reference 303990

pagb@dcuk.co.uk

[www.darwinclayton.co.uk](http://www.darwinclayton.co.uk)

Registered in England and Wales No. 02783474



10 February 2021

**"TO WHOM IT MAY CONCERN"**

Dear Sirs

**Re: Norwich & District Photographic Society**

We act as Insurance Brokers to the above and as such are pleased to confirm details of our Client's Liability Insurance below:

Insurers: RSA Insurance Group PLC  
Period of Insurance: 1st February 2021 to 31st January 2022  
Policy Number: RKK909414

**PUBLIC AND PRODUCTS LIABILITY**

Limit of Indemnity:- £5,000,000 any one claim

This document is issued to you as a matter of information only. Its issue does not make the person or organisation to whom it is issued an additional Insured, nor does it modify in any manner the contract of insurance between the Insured and the Underwriters. Any amendment change or extension of the contract can only be effected by specific endorsement.

Should the above-mentioned contract of insurance be cancelled, assigned or changed during the Policy period in such a manner as to affect this document, no obligation to inform the Holder of this document is accepted by us.

We trust that the above is satisfactory for your purposes, but should you have any queries please do not hesitate to contact us.

Yours faithfully

A handwritten signature in black ink, appearing to read 'J. Spivell'.

On behalf of DARWIN CLAYTON (UK) LIMITED

Darclay House  
9 Vernon Avenue  
Beeston  
Nottingham  
NG9 2NS

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## Commercial Combined Renewal Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

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### Policy Number: RKK909414

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#### Your Details:

Policyholder: Norwich & District Photographic Society

Policyholder's Address: The Methodist Church Hall  
Chapel Field Road  
Norwich  
NR2 1SD

Business Description: Photographic Club (as defined in the Policy Wording/end of the Schedule)

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#### Your Intermediary's Details:

Intermediary Name: Darwin Clayton (UK) Ltd

Address: Darclay House, 9 Vernon Avenue, Beeston, Nottingham NG9 2NS

Intermediary number: VP4846

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#### Period of Insurance:

Effective Date: 1 February 2021      Renewal Date: 1 February 2022

Premium: ██████████      Insurance Premium Tax: ██████████

**Total Amount Due:** ██████████

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In choosing this product and the level of cover you have not received any personal recommendations from RSA.

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## Property Damage Insurance

## Not Included

<u>Item</u>	<u>Sum Insured</u>
<b>General Contents</b>	<b>Not Included</b>
Declared Value:	£ 0
Uplift Level:	15%
Sum Insured:	£ 0
<b>Buildings</b>	<b>Not Included</b>
Declared Value:	£ 0
Uplift Level:	15%
Sum Insured:	£ 0
<b>Total Sum Insured</b>	<b>£ 0</b>

### The Covers available for our Property Damage Insurance are as follows:

1. Fire, smoke, lightning, explosion and earthquake.
2. Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances or malicious persons.
3. Storm or flood
4. Escape of water from any tank, apparatus, pipe or appliance.
5. Impact
6. Accidental escape of water from any automatic sprinkler installation
7. Theft or attempted theft
8. Subsidence, ground heave or landslip
9. Oil escaping from a fixed heating installation or connected apparatus
10. Falling trees or their branches
11. Glass
12. Any other accident

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

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### EXCESS

An excess of £250 applies to each and every loss and an excess of £1,000 in respect of Subsidence.

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**If there are any additional Clauses applicable to Property Damage Insurance, these are shown below**

## All Risks Insurance

## Included

All Risks cover for Camera Club Property either owned or in their custody and control not exceeding the limit detailed below, this must represent the replacement cost of identical or similar equipment. Insured property is covered against loss destruction or damage whilst within the Territorial Limits due to any cause not hereunder excluded.

### All Risks Property Definition

Insured Property is defined as follows:

#### Section A – Club Property

Trophies, Cups, Awards, Photographic Equipment, Furniture, Exhibition Stands and all other Contents including Digital & Associated Computer/Laptop equipment.  
A single article limit of £5,000 applies.

#### Section B – Third Party Property

Property held by the club in their custody and control not insured elsewhere.  
A single article limit of £2,000 applies.  
Maximum sum insured £5,000.

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### Unspecified Property Insured

<u>Item</u>	<u>Sum Insured</u>
Club Property	£1,300
Third Party Property	Not Included

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### EXCESS

An excess of £100 applies to each and every loss.

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### Territorial Limits

Territorial Limits shall mean anywhere in the United Kingdom and Europe and for an aggregate period not exceeding 45 days during the Period of Insurance anywhere else in the world.

**If there are any additional Clauses applicable to Unspecified Property Insurance, these are shown below**

## Money Insurance

Included

### Section 1 Money

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Item No	Limit of Liability any one loss
1A) Money in Your Premises during Working Hours or in Transit	£1,000
1B)1) Money in Your Premises out of Working Hours in the following locked safes or strongrooms	Not Included
1B)2) Money in all other locked safes or strongrooms at Your Premises	£1,000

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#### EXCESS

An excess of £50 applies to each and every loss

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**If there are any additional Clauses applicable to Money Insurance, these are shown below**

## Liability Insurance

Included

### Section 1 Public / Products Liability

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Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of product supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or the land or of the atmosphere	£5,000,000

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#### EXCESS

An excess of £250 applies to each and every loss to third party property.

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**If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below**

### Section 2 Legal Defence Costs

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#### Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
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**If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below**

## Management Protection Insurance

**Included**

**This section is only included if a limit of indemnity is shown below**

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<b>Item</b>	<b>Limit of Indemnity</b>
I. Directors and Officers Liability	£100,000
II. Corporate Liability	Not Included
III. Employment Practices Liability	Not Included
IV. Fidelity Cover	Not Included
Club Membership band disclosed for the purposes of this cover	76-100

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### **EXCESS**

An excess of £250 applies to each and every loss

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**If there are any additional Clauses applicable to Management Protection Insurance, these are shown below**

Endorsement applicable this section

### **Cover Restriction**

Cover applicable to the Management Protection section of this Policy is Part I Directors & Officers Liability only. Part II Corporate Liability, Part III Employment Practices Liability and Part IV Fidelity Cover are deleted and do not apply.

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## **Additional Terms and Conditions**

**The following Clauses apply to Your Policy**

### **Memo1 – General Memorandum**

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording.

### **DISEASEEXCL1 – Disease Exclusion**

The Virus, Disease and Pandemic Exclusion in the Property Damage, All Risks and Money Sections of the Policy is replaced with the following

#### **Disease Exclusion**

(except Terrorism Insurance and Liability Insurance)

Notwithstanding anything in this Policy to the contrary and save to the extent expressly provided by any Specified Disease Extension to the Property Damage and Business Interruption Insurance section herein this Policy does not cover:

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

- (a) Any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
- (b) Any disease arising from any such pathogen or microorganism, or
- (c) The threat or fear (actual or perceived) of (a) and (b)

**Property Damage Insurance, Extension to cover, What is not covered 7 Electronic Risks shall now read as follows**

This Policy does not cover:

**Electronic Risk**

- A) Damage to Data which shall include but shall not be limited to:
- i) to or corruption of Data whether in whole or in part,
  - ii) unauthorised appropriation of, use of, access to or modification of Data,
  - iii) unauthorised transmission of Data to any third parties,
  - iv) Damage arising out of any misinterpretation, use or misuse of Data,
  - v) Damage arising out of any operator error in respect of Data.
- B) Damage arising directly or indirectly from:
- i) the transmission or impact of any Virus,
  - ii) unauthorised access to a System,
  - iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication,
  - iv) Failure of a System,
  - v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property directly caused by any of the following Covers insured unless otherwise excluded under this Policy

Fire, Smoke, Lightning, Explosion, Earthquake, Riot and malicious persons but only where involving physical force or violence, Storm or Flood, Escape of water, Impact, Theft, or Sprinkler Leakage

The definitions of Data, System and Virus in the Policy wording are deleted and replaced by the following:

**Data**

Facts, concepts and information represented or stored electronically or converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any other information whatsoever

**System**

A computer or other equipment or component or item which processes stores transmits or receives Data.

**Virus**

Any program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, System, Data or operations, whether involving self-replication or not.

The definition of Virus includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to Damage, interfere with, adversely affect, infiltrate or monitor as above.

**Photographic Club Definition**

The definition of Photographic Club in the Policy Wording is deleted and replaced by the following:

A camera club, photographic society, photographic club, federation or photographic group accepted as members, or affiliated members, of The Photographic Alliance of Great Britain and affiliated federations, unions and association, united by common interest in photography and meeting for mutual cooperation, education, entertainment or competition, located within Great Britain, Northern Ireland, The Channel Islands or The Isle of Man.





## **Your Photographic Alliance of Great Britain Insurance Statement of Fact**

In choosing this product and your level of cover, You have not received any personal recommendations from RSA.

This Product meets the demands and needs of those clubs who wish to choose from a range of options which allows them to protect their assets and be indemnified for their legal liabilities to their members and the public .

The options available include Property Damage, All Risks, Liabilities and Management Liability.

This product allows You to choose the level of cover from a range of options and Your Schedule shows the cover selected. The choices You made will depend on Your personal circumstances and You should check the Statement of Fact, Schedule and Policy Wording to ensure that you have the required cover.

### **Statement of Fact**

The following statement of fact forms part of Your insurance contract. It is a record of answers specifically provided to Us and also some assumptions made about You and the Photographic Club.

#### **IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK**

Before Your Insurance Policy takes effect You have a duty to make a fair presentation of the risk to be insured under Your Policy.

Our acceptance of this risk is based on the information presented in the Statement of Fact completed prior to the commencement date of this Policy and at subsequent stages in respect of mid term changes and renewal. Provided this has been completed accurately and in good faith, when considered with any assumptions that we have output on the Statement of Fact, We will accept this as being a fair presentation of risk.

The information recorded in this document has been material to Our assessment of:

1. Eligibility for this insurance policy
2. The terms and conditions to apply to Your Policy
3. Your insurance premium

**If you become aware that the information contained in this statement of fact, or the schedule, is incorrect or incomplete you must notify Us**

- **within 30 days of the date of the document in the case of quotations**
- **within 14 days of the date of the document in the case of a new policy, renewal or mid term policy alteration.**

### **Economic, Financial or Trade Sanctions**

Please be aware that We cannot provide insurance in circumstances where to do so would be in breach of any economic, financial or trade sanctions imposed by the European Union or United Kingdom, or any other prohibition or restriction imposed by law or regulation of the country of which this Policy is issued or would otherwise provide cover



## Statement of Fact

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Policy Number: RKK909414

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### Your Details

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Club Insured: Norwich & District Photographic Society

Address: The Methodist Church Hall  
Chapel Field Road  
Norwich  
NR2 1SD

Affiliated Federation: East Anglian Federation of Photographic Societies

Business description: Photographic Club (as defined in the Policy Wording/Schedule)

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### Your Policy Dates

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Period of Insurance From 01 February 2021 To 31 January 2022

Statement Issue Date 10 February 2021

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### Statements about You

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You have informed RSA that:

- none of the committee members have been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings either as private individuals or in connection with any business
- none of the committee members have been the owner or director of, or Partner in, any business, company or partnership that has had a county court judgement awarded against them
- none of the committee members have been disqualified from holding a company directorship
- none of the committee members has any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending
- none of the committee members have had a proposal refused or declined, renewal refused, insurance cancelled or special terms imposed
- none of the committee members have been served with a prohibition or improvement order under health and safety legislation
- none of the committee members have been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation
- none of the committee members of have been the subject of a recovery action by Customs and Excise or the Inland Revenue

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## General Assumptions

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You have not accepted additional liabilities by agreement or contract with any third parties, suppliers or sellers

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## Accidents, losses or claims prior to the inception of this policy

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These relate to the covers to be insured under the Policy (whether insured or not at the time of the loss) and to any business in which the Committee Members have been involved:

There have been no accidents, losses or claims within the last five years.

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## Other information you have told us about the Club

Not Applicable

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## Statements about the Premises – only applicable if you have selected the Property Damage section.

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Premises:     The Methodist Church Hall  
                  Chapel Field Road  
                  Norwich  
                  NR2 1SD

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The premises are built of brick, metal, stone or concrete, with slate, tiles, concrete metal or asbestos roof.

The property does not have walls or roofs constructed of composite panels

The property does not have walls or roofs containing combustible linings

The club is self contained with its own means of access

The premises or any adjacent property have not suffered or show signs of damage by subsidence, landslip or ground heave.

The property has not been underpinned or is on made up ground.

The property is not within 10 metres of trees or shrubs more than 5 metres high.

The property is not unoccupied for three months or more.

The property is not unoccupied and has been in use in the last 30 days.

There is no ATM on the premises.

Heating is via fixed heaters fuelled by oil, gas or electricity, or portable heaters fuelled by electricity with a concealed element and use is restricted to office areas only

Royal & Sun Alliance Insurance plc (No.93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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## Statements about Management Liability – only applicable if you have selected the Management Liability section.

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Please read all of the following statements carefully. You must be able to answer "Yes" to each one for this cover and for the quotation to be valid

You are affiliated to the PAGB	Yes
Please confirm that you are not aware of any claim having been made or being made or prosecution brought against any person in respect of any neglect, error or other wrongful act committed in their capacity as director, officer, trustee, committee member or employee (whether in relation to the activities of the organisation, or any other entity in which such persons hold or have held office) in the last 5 years	Yes
You are not aware of any circumstances which might give rise to a claim against the club or any of its directors, officers, trustees, committee members or employees in relation to the risks to which this request for insurance relates	Yes

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## General Statements

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You agreed to accept RSA's usual form of policy wording for this class of insurance which is available on request.

You agree that, if any information has been provided by your Insurance Intermediary, such person shall, for that purpose, be regarded as your agent and acting on behalf of the Club and not as an agent of RSA.

You declare that to the best of your knowledge and belief:

- **all the information provided is true and complete**
- **this Statement of Fact is true and complete**
- **all material information has been disclosed and will form part of the contract between you and RSA.**

### Alterations to Statement

Any alterations to the Statement of Fact take precedence over the information stated above.

### **IMPORTANT - Please read the following carefully before you sign and date the Declaration**

The questions on this Declaration form and any other details we specifically request relate to facts which we consider material to underwriting this insurance. However, because no list of questions can be exhaustive please consider whether there is any other material information that is known to you which could influence our assessment and acceptance of the risk. Failure to disclose all material facts whether or not the subject of a specific question may invalidate your insurance.

We recommend that you should keep a record, including copies of letters and this declaration form.

Please be aware that we cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government or any governmental body or any regulatory agency.

### **Declaration**

I/We declare to the best of my/our knowledge that the answers given are true and complete.

I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as my/our agent and acting on my/our behalf, and not the agent of RSA Group plc

I/We declare that the information provided on this statement of fact and any information supplied by me/us shall be incorporated in and form part of the insurance contract.

**IF ANY OF THE INFORMATION ABOVE IS INCORRECT PLEASE PROVIDE FULL DETAILS TO YOUR USUAL CONTACT AT DARWIN CLAYTON AS SOON AS POSSIBLE.**