


COMMERCIAL COMBINED INSURANCE SCHEDULE & STATEMENT OF FACT

POLICY NUMBER	ABIB/CHAI07CC01																																				
THE INSURED	Friends of Chain Bridge Forge																																				
THE PREMISES	Chain Bridge Forge, High Street, Spalding, PE11 1TX																																				
BUSINESS	Working Blacksmith Museum, including demonstrations and tuition																																				
PERIOD OF INSURANCE	29 th July 2021		To 28 th July 2022																																		
	Both days inclusive																																				
PREMIUM	£1021.29	Including	109.42	Insurance Premium Tax at 12%																																	
EXCESS	<p>Where the Schedule shows the Sections below as included, the Insured shall bear the following amounts of each and every claim</p> <table><tr><td>Section A – Material Damage</td><td>£250</td><td>each and every loss</td></tr><tr><td>Subsidence</td><td>£2,500</td><td>each and every loss</td></tr><tr><td>Flood in respect of PE11 1UR</td><td>£2,500</td><td>each and every loss</td></tr><tr><td>Section C – Goods in Transit</td><td>£250</td><td>each and every loss</td></tr><tr><td>Section G – Liability</td><td>£500</td><td>each and every loss in respect of third party property damage</td></tr><tr><td></td><td>£1,000</td><td>each and every loss in respect of heat use away from the Insured’s premises</td></tr><tr><td></td><td>£1,500</td><td>each and every loss in respect of any work below ground level away from Insured’s premises</td></tr><tr><td>Section I – All Risks Away From The Premises</td><td>£250</td><td>each and every loss</td></tr><tr><td>Section J – Deterioration of Stock</td><td>£250</td><td>each and every loss</td></tr><tr><td>Section K – Commercial Legal Expenses</td><td>£250</td><td>each and every loss</td></tr><tr><td>Contract Disputes and Employment Pursuits</td><td>£500</td><td>each and every loss</td></tr></table>				Section A – Material Damage	£250	each and every loss	Subsidence	£2,500	each and every loss	Flood in respect of PE11 1UR	£2,500	each and every loss	Section C – Goods in Transit	£250	each and every loss	Section G – Liability	£500	each and every loss in respect of third party property damage		£1,000	each and every loss in respect of heat use away from the Insured’s premises		£1,500	each and every loss in respect of any work below ground level away from Insured’s premises	Section I – All Risks Away From The Premises	£250	each and every loss	Section J – Deterioration of Stock	£250	each and every loss	Section K – Commercial Legal Expenses	£250	each and every loss	Contract Disputes and Employment Pursuits	£500	each and every loss
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INSURER (Sections A–K) SIGNED ON BEHALF OF LLOYD’S UNDERWRITERS ARGENTA SYNDICATE 2121 SUBSCRIBING TO THE ABOVE POLICY (AUTHORISED INSURERS)																																					
INSURER (Section K)	Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal and Sun Alliance Plc																																				

Alan Boswell Insurance Brokers Ltd, Prospect House, Rouen Road, Norwich, NR1 1RE

Tel: 01603 218000, Fax: 01603 762862 Email: info@alanboswell.com

Registered in England No. 04379208 Registered Office: Prospect House, Rouen Road, Norwich, Norfolk, NR1 1RE

Issued on behalf of Argenta Syndicate Management Ltd.

Registered office: 5th Floor, 70 Gracechurch Street, London, EC3V 0XL. Registered in England No. 3632880

SUMMARY

Insurance is provided by the policy during the period of insurance stated above but where insurance is not included this is specified

Section

A	Material Damage	Insured
B	Money & Assault	Not Insured
C	Goods In Transit	Not Insured
D	Book Debts	Not Insured
E	Loss of Licence	Not Insured
F	Business Interruption	Insured
G	Employers Liability	Insured
G	Public Liability	Insured
G	Products Liability	Insured
H	Fidelity	Not Insured
I	All Risks Away From the Premises	Insured
J	Deterioration of Stock	Not Insured
K	Commercial Legal Expenses	Not Insured

**SECTION A – INSURED
MATERIAL DAMAGE**

Item	Sum Insured	Declared Value
Tenants Improvements	£28,750	£25,000
Other Contents	£20,125	£17,500
Computers and Electrical Office Equipment	£9,200	£8,000
Stock	£2,500	Indemnity Cover
Gates and Fences	£5,750	£5,000

OPTIONAL EXTENSIONS

AE01 – Alternative Accommodation	NOT INCLUDED
AE02 – Local Authorities (Undamaged Properties Extension)	NOT INCLUDED

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SECTION B – NOT INSURED

MONEY

SUB-SECTION 1 – MONEY		Limit any one loss
1)	Non Negotiable Documents (as defined in the policy)	£250,000
2 a)	Money in the Premises outside Business Hours not contained in locked safes or strongrooms	£500
2 b)	Money in Your private residence or that of Your authorised directors, partners or employees or collectors	£500
2 c)	Money in the Premises outside Business Hours contained in locked safes or strongrooms	£1,000
2 d)	Money in the Premises during Business Hours	£1,000
2 e)	Money whilst In Transit or in a bank night safe	£1,000

SUB-SECTION 2 – ASSAULT		Compensation per person insured
a)	Death	£10,000
b)	Loss of sight in one or both eyes	£10,000
c)	Loss of or loss of use of one or both hands or feet	£10,000
d)	Permanent Total Disablement	£10,000
e)	Reimbursement of medical expenses (up to)	£100
f)	Damage to clothing (up to)	£200
g)	Temporary Total Disablement (per week)	£100

SECTION C – NOT INSURED

GOODS IN TRANSIT

	Limit
Property in Transit by Insured's vehicles and/or trailers and/or containers	£5,000
Property in Transit by Road Hauliers	Not Included
Property in Transit by Post and/or Parcel post and/or Rail	Not Included

SECTION D – NOT INSURED

BOOK DEBTS

	Sum Insured
Outstanding Debit Balances	£

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SECTION E – NOT INSURED

LOSS OF LICENCE

	Sum Insured
Loss of Licence	£

SECTION F – INSURED

BUSINESS INTERRUPTION

	Maximum Indemnity Period (months)	Sum Insured
Gross Profit Declaration Linked	12	£
Gross Revenue Declaration Linked	12	£15,000
Gross Rentals	12	£
Increase in Cost of Working	12	£

OPTIONAL EXTENSIONS

	<i>Limit</i>
FE01 - Additional Increase In Cost Of Working	£25,000
FE02 - Fines, Penalties And Damages	NOT INCLUDED
FE03 - Insured Communicable Disease And Other Closure	£25,000
FE04 - Prevention Of Access – Non Damage	NOT INCLUDED
FE05 - Patterns	£25,000
FE06 - Transit	£25,000
FE07 - Motor Vehicles	£25,000
FE08 - Contract Sites	£25,000
FE09 - Exhibition Sites	£25,000
FE10 - Loss Of Attraction	NOT INCLUDED
FE11 - Specified Suppliers	NOT INCLUDED
FE12 - Unspecified Suppliers	£25,000
FE13 - Specified Customers	NOT INCLUDED
FE14 - Unspecified Customers	£25,000
FE15 - Motor Vehicle Manufacturers	NOT INCLUDED

SECTION G – INSURED

EMPLOYERS', PUBLIC AND PRODUCTS LIABILITY

	Limit of Indemnity
Employers Liability – Sub-Section 1	£10,000,000
Public Liability – Sub-Section 2	£5,000,000
Products Liability – Sub-Section 3	£5,000,000

SECTION H – NOT INSURED

FIDELITY

	Sum Insured
Fidelity	£

OPTIONAL EXTENSIONS

HE01 - Computer Consultants	NOT INCLUDED
HE02 - Fraudulent Computer Use By Non-Employees	NOT INCLUDED
HE03 - Superseded Policies	NOT INCLUDED
HE04 - Pension Fund Trustees	NOT INCLUDED
HE05 - "20/80"	NOT INCLUDED

SECTION I – INSURED

ALL RISKS AWAY FROM THE PREMISES

	Territorial Limits	Sum Insured
Portable Forge	United Kingdom	£1,500
Computer and Sundry Tools	United Kingdom	£2,000

SECTION J – NOT INSURED

DETERIORATION OF STOCK

	<u>Sum Insured</u>
Deterioration of Stock	£

SECTION K – NOT INSURED

COMMERCIAL LEGAL EXPENSES

	<u>Sum Insured</u>
Sum Insured	£250,000 any one claim £1,000,000 in the aggregate

ENDORSEMENTS

APPLICABLE TO SECTIONS A (MATERIAL DAMAGE) AND F (BUSINESS INTERRUPTION)

P003 - Electrical Circuit Maintenance Condition

Applicable to Section A – Material Damage and Section F – Business Interruption:

It is a condition precedent to Our liability that all electrical circuits are tested at least once in every three years by qualified electrical engineers and that any defects found are remedied immediately in accordance with the Regulations of the Institute of Electrical Engineers, their certificate to be issued to, and retained by, You as confirmation.

P014 - Portable Heater Exclusion

Applicable to Section A – Material Damage and Section F – Business Interruption:

It is a condition precedent to Our liability that no paraffin or portable electric or gas heaters or containers are used or stored on the Premises unless specifically agreed by Us prior to such use or storage. This does not apply to offices or designated rest rooms otherwise agreed by Us.

P017 - Stillage Condition

Applicable to Section A – Material Damage and Section F – Business Interruption:

It is a condition precedent to Our liability that all Stock in Trade in basements or at ground floor level is stored on racks, pallets or stillages at least 10cm above floor level at all times.

P025 - Waste Condition (Weekly)

Applicable to Section A – Material Damage and Section F – Business Interruption:

It is a condition precedent to Our liability that all combustible trade waste and refuse is swept up daily and kept in bags or bins and removed from the Buildings at least once a week

Floating Contents

Applicable to Section A – Material Damage and Section F – Business Interruption:

It is hereby noted and agreed that £3,000 worth of contents is floating between the address as per the schedule and Garage 8, Willow Walk, Spalding, PE11 1UR.

APPLICABLE TO SECTION G (EMPLOYERS', PUBLIC AND PRODUCTS LIABILITY)

INFECTIOUS OR CONTAGIOUS DISEASE EXCLUSION

Applicable to Section G – Public & Products Liability:

We will not pay in respect of any liability, cost or expense in any way caused by, resulting from or in any way in connection with:

- a) Infectious or Contagious Disease
- b) any fear or threat of a) above; or
- c) any action taken or failure to take action to minimise or prevent the impact of a) above.

Infectious or Contagious Disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

L005 - Abuse Exclusion

Applicable to Section G – Public Liability:

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

Abuse is defined as :

- i) behaviour which sexualises the victim and uses the victim for sexual gratification.
- ii) the sexual interaction between two minors if there is a perceived difference in power between the victim and the abuser.
- iii) the imposition of an excessively harsh regime through which there is systematic assault or maltreatment of the victim over a period of time; this would not include a single incidence of physical assault.
- iv) the deliberate pre-meditated maltreatment by a nurse or care provider.

L009 - Aircraft, Watercraft, Motor Exclusion

Applicable to Section G – Products Liability:

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We will not indemnify You in respect of any claim arising from any Product which is used with Your knowledge in connection with aircraft, watercraft or any safety critical parts of motor vehicles.

L042 - Door Clause

Applicable to Section G – Public Liability:

It is a condition precedent to Our liability that You shall keep all doors and/or fire escapes unlocked and free of obstructions at all times during the opening of the Business.

L044 - Efficacy Exclusion

Applicable to Section G – Public & Products Liability:

We will not indemnify You in respect of any claim arising from the failure of any Product to perform the function for which it was intended or Your failure or partial failure to carry out the task or function for which You were engaged.

L076 - Heat Conditions

Applicable to Section G – Public & Products Liability:

It is a condition precedent to Our liability that whenever blow-lamps, propane torches, angle grinders, oxy-acetylene, **mobile Forge** or similar burning, cutting or welding equipment, hot air guns or brazing equipment are used, You must comply with the following minimum precautions:

- (a) before starting work
 - (i) You shall appoint a competent Employee to be responsible for fire safety and ensuring compliance with these requirements
 - (ii) if working away from Your own premises, the appointed Employee shall obtain permission to carry out the work from the person in charge of the site
 - (iii) all Employees and any sub-contractors shall be made aware of the location of fire alarms and fire fighting equipment
 - (iv) the appointed Employee shall examine the vicinity of the place where the heat is to be applied (including the area on the opposite side of any wall, floor, ceiling or partition) and shall ensure that all loose combustible materials are removed to beyond a radius of 15 metres. Combustible material which cannot be removed (including floors) must be covered and fully protected by overlapping sheets or screens of non-combustible material.
 - (v) a sufficient number of suitable fire extinguishers available for immediate use must be kept close to the work and not removed until at least one hour after completion of the work
 - (vi) gas cylinders not in immediate use shall be stored in the open air at least 15 metres from where the heat is to be applied.
 - (vii) blow-lamps and blow torches must be filled in the open
 - (viii) all heating of asphalt, bitumen or similar material must be carried out in the correct vessel using portable gas and on a flat surface. If the vessel is to be used on a potentially combustible surface it must have an adequate air gap and be placed on an adequate thickness of non-combustible material
 - (b) during the work
 - *(i) a responsible person must work alongside each operative who is using the equipment, solely to ensure that there is no outbreak of fire and that the fire-fighting equipment is available for immediate use.
 - (ii) blow-lamps and torches shall be lit as short a time as possible before use, not left unattended at any time and extinguished immediately after use. If refilling is necessary this must be undertaken in the open.
 - (c) after ceasing work
 - Upon completion of each application of heat:
 - (i) the immediate vicinity of the work (i.e., within a radius of 15 metres), and
 - (ii) the area on the opposite side of any wall, floor, ceiling or partition,
- must be inspected immediately, then again at intervals of thirty minutes and one hour after completion of the work to ensure there is no risk of fire.

*Condition b (i) is deemed not to apply when the Insured works alone as a sole trader.

L087 - High Risk Location Exclusion

Applicable to Section G – Employers, Public & Products Liability:

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- i) refineries, bulk storage or production premises in the oil, gas or chemical industries.
- ii) offshore structures and work underground or underwater
- iii) aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- iv) railways or airports

L114 - Personal Protective Equipment Condition

Applicable to Section G – Employers Liability:

It is a condition precedent to Our liability that the use or wearing of Personal Protective Equipment by any Employee or participant par taking in demonstration's is rigorously enforced and that Personal Protective Equipment is supplied to the Employee and participants and that a formal record is maintained confirming receipt of such equipment.

APPLICABLE TO ALL OTHER SECTIONS:

Not applicable

STATEMENT OF FACT

This Statement of Fact is the record of information provided to Us by Your insurance advisor on Your behalf and in conjunction with the Policy Document and Schedule.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

You confirm that You have answered the questions to the best of Your knowledge and belief and that You have fairly presented the risk to Us. It is very important that You check that the information is accurate and complete and includes all circumstances that might affect Our decision to insure You or the terms upon which such insurance is given. If it is not, please contact Your insurance advisor.

Failure to disclose all relevant facts fully and accurately may invalidate Your Policy or affect the amount We pay You in the event of a claim. If You are unsure whether certain facts are relevant You should disclose them to Your insurance adviser.

The following are statements provided about You

General Declaration

The Insured is domiciled in Great Britain, Northern Ireland, Channel Islands or Isle of Man	TRUE
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Neither You or any principal partner director or shadow director involved in Your Business has ever

been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the current Rehabilitation of Offenders Act	TRUE
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	TRUE
been disqualified under The Company Directors Disqualification Act 1986 from holding a company directorship	TRUE
had an insurance proposal declined, renewal refused, insurance cover cancelled or special terms applied	TRUE
been involved or associated with the management of any Company Partnership or Business which has ceased to trade following or as a result of the appointment of a receiver, liquidator, administrator or other insolvency practitioner	TRUE
been involved or associated with the management of any Company Partnership or Business with an administrator	TRUE

liquidator or a supervisor or nominee under a voluntary arrangement or any compromise or arrangement with creditors whether formal or informal	
been served with a prohibition or improvement order under health and safety legislation	TRUE
had a county court judgement awarded against them	TRUE

The Premises

are constructed of brick, stone, or concrete and roofed with slates, tiles, concrete, metal or asbestos with no more than 20% of other materials	TRUE
are not listed	TRUE
are maintained in a good state of repair	TRUE
are solely occupied by You	TRUE
are not unoccupied, empty or disused	TRUE
there is an Intruder Alarm at the premises, - If TRUE, the alarm complies with the Alarm Condition within the Endorsement noted on your schedule	FALSE
there is a Fire Alarm or Automatic Fire Detection System operative at the Premises	FALSE
No part of the roof are is flat/felted/bitumen/asphalt	TRUE
There are no items of property stored outside of the Premises	TRUE

Subsidence

Subsidence, Ground Heave or Landslip cover is required. If TRUE, please confirm that to your knowledge:	TRUE
the Premises have never shown sign of damage which may be attributable to Subsidence, Ground Heave or Landslide	TRUE
the Premises are not being monitored (or have ever been monitored) for Subsidence, Ground Heave or Landslide	TRUE
the Premises do not have trees or shrubs of heights over 5 meters within 7 meters of the Buildings	TRUE
the Premises have never been the subject of a survey which mentions Subsidence, Ground Heave or Landslip	TRUE
No neighbouring property has been the subject of an occurrence of Subsidence, Ground Heave or Landslip	TRUE
The Premises have never flooded as a result of broken or damaged underground drains, and You are not aware of any extensive underground draining problems	FALSE

Liability

no work is undertaken away from the premises involving the use of heat, including welding or cutting equipment	TRUE
there is no sale, process, treatment, repair or other work undertaken on any products exported to USA or Canada	TRUE
no employees reside or work outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	TRUE
no work is undertaken in or around aircraft or airports	TRUE
no work is undertaken in or around collieries, mines, chemical works, gas works, oil refineries, power stations, offshore installations or bulk oil petrol gas or chemical storage tanks or chambers.	TRUE
no work is undertaken in or about railways	TRUE
no work is undertaken in or about canals, viaducts, bridges, tunnels, ships, docks, piers, wharves, breakwater, sea walls,	TRUE
no work carried out involving exposure to radioactive substances or devices	TRUE
You do not hold now and have never held an asbestos removal licence in the last 10 years If You or Your employees come into contact with asbestos or asbestos containing materials, work will cease immediately and a licenced sub-contractor will be engaged to deal with such material	TRUE
Whenever work is carried out by bona fide subcontractors You obtain documentary evidence that such subcontractors have in force public liability insurance providing a limit of liability not less than £5,000,000 or that provided by Your current policy whichever is the lower and that the subcontractors policy covers the work to be undertaken and cover is in force for the duration of such work	TRUE

Claims

there have been no claims in the past five years	TRUE
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If any of the above statements are **FALSE** please supply full details in the box below

There is no Intruder Alarm installed at the premises.
No Fire detection systems in operation.
Mobile Forge used away from the premises, generating heat
Ingress of water from drain 2013/2014, no claim made and runaway channel from adjacent road re directed away from the premises.

Data Protection

All personal data provided by You will be treated by Us as confidential and will not be disclosed to any third party without Your consent unless permitted by law or as set out below.

It is understood by You that any personal data provided to Us regarding You will be processed by Us for the purposes of providing insurance, handling any claims and any other related purpose and which may require providing such information to third parties. You agree that We may pass Your personal data to such third parties for processing on Our behalf. As a result We or such third parties may transfer Your personal data to a destination outside the European Economic Area ("EEA"). Both We and such third parties will take the necessary steps to ensure that Your information is treated securely and in accordance with this privacy policy. Details of those third parties can be provided to You on request.

For a small fee You are entitled to a copy of the personal data We hold about You.

If You would like to find out more about Our data protection policy or would like a copy of the personal data We hold about You please contact Us.

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- checking applications for and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We and other organisations that may access and use information recorded by fraud prevention agencies may do so from other countries