Select for Charity and Social Organisations Village Hall Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

Policy number	VVH 2720278283			
Insured	Pauntley Village Hall Management Committee			
Business	Village Hall			
Period of insurance	From	12/07/2026	To	11/07/2027
	and any other period for which cover has been agreed			
3 Year Long Term Agreement	£624.12 Premiums are inclusive of Insurance Premium Tax			
Schedule number	01			
Preparation date	01/07/2026			
Long Term Agreement expiry (not applicable to Part T)	11/07/2028			
Policy form reference	MCOBCH10			

Lines of cover applying

Line of cover	Insured/Not insured
Part A - Material damage	Insured
Part B - Business interruption	Not Insured
Part D - Money	Not Insured
Part E - Computer	Not Insured
Part F - Public liability	Insured
Part G - Hirers' liability	Insured
Part H - Employers' liability	Not Insured
Part I - Libel and slander	Not Insured
Part K - Financial and administration liability	Not Insured
Part R - Personal accident	Insured
Part T - Legal expenses	Not Insured

Part A - Material damage

Effective date: 12/07/2026

Property insured

	Address and postcode	Sum insured	Declared value	Day one basis sum insured limit
Buildings Including PV panels Outbuilding	Pauntley Village Hall Brand Green, Gloucestershire GL19 3JD	£429,604 £966	£373,569 £840	100%
Hall Contents Outbuilding Contents		£14,490 £966	£12,600 £840	100%

Excesses

The following excesses apply to each and every loss arising in respect of each and every separate premises from:

Any other cause excluding fire, lightning and explosion	£100
Subsidence or ground heave	£1,000

Operative endorsements

Policy booklet 2, 3, 4, 7 and 10 (please refer to the endorsement section of your policy wording).

11. In respect of General provision 1. Limit of Liability the amount is held to be £50,000,000.

12. Exclusions to parts A, B and C - 15 Property excluded a) is restated as follows:

    a) materials or supplies in connection with buildings or structures in course of construction or erection, alteration, addition or improvement

    Provided always that the insured will advise the insurer in respect of any works being undertaken to the property in the event that:

    i) the cost of such works exceeds £250,000

    ii) such works involve the application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers

    iii) the insured is required to effect insurance on the property in the joint names of themselves and the contractor, in which case the insurer shall be entitled to charge an additional premium as appropriate for the provision of such cover under Part C - Works in progress - 'all risks'.

Part F - Public liability

Effective date: 12/07/2026

Limit of indemnity
£10,000,000

Excess
£Nil

Retroactive date for Abuse Event 12/07/2025

Operative endorsements
1. In respect of Part F - Public Liability. Section 2 - Cover. 2.9 Events part a) is amended to read:

   the event has a capacity not exceeding 750 persons.

Part G - Hirers' liability

Effective date: 12/07/2026

Limit of indemnity
£2,000,000

Including bouncy castle liability

Part R - Personal accident

Effective date: 12/07/2026

Category	Insured persons	Operative time
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	Director	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	Volunteers	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business

	Category		
Benefit	A	B	C
1. Death	£25,000	£25,000	£5,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£25,000	£25,000	£5,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£25,000	£25,000	£5,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	Up to £25,000	Up to £25,000	Up to £5,000
5. Permanent Partial Disablement	Up to £25,000	Up to £25,000	Up to £5,000
6. Paraplegia	£nil	£nil	£nil
7. Quadriplegia	£nil	£nil	£nil
8. Temporary Total Disablement	£100.00	£100.00	£100.00
9. Temporary Partial Disablement	£100.00	£100.00	£100.00
Benefit Period - temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period - temporary disablement	0 days	0 days	0 days

Operative endorsements

None.

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