

Yvette Turpin  
Treasurer  
Newport Photographic Club  
2 Lower Bromstead Lane  
Moreton  
Newport  
TF10 9DQ

## Receipt

Date: 09 February 2018

Type of Policy	Insurer	Policy Number	Effective Date	(£)
Public Liability	Royal & Sun Alliance	RKK909414	1 February 2018	£64.71
Clubs All Risks	Royal & Sun Alliance	RKK909414	1 February 2018	£150.00
Fire and Perils	Royal & Sun Alliance	RKK909414	1 February 2018	£0.00
Money	Royal & Sun Alliance	RKK909414	1 February 2018	£0.00
Sub total				£214.71
Administration Charge (Public Liability)				£5.00
Insurance Premium Tax				£25.77
<b>TOTAL</b>				<b>£245.48</b>

### COMMENTS:

Payment received with thanks.

Darwin House  
20 Mount Ephraim Road  
Tunbridge Wells  
Kent, TN1 1ED

**T:** 01892 511 144  
**F:** 01892 511 455



**BIBA** A member of the British  
Insurance Brokers Association

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

info@dcuk.co.uk  
**www.darwinclayton.co.uk**

Registered in England and Wales No. 02783474



## Commercial Combined New Business/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 quotation as these contain important information that may affect your Policy cover.

---

**Policy Number: RKK909414**

---

### Your Details:

Policyholder: Newport Photographic Club

Policyholder's Address:

---

### Your Intermediary's Details:

Intermediary Name: Darwin Clayton (UK) Ltd

Address: Darwin House, 20 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1ED

Intermediary number: VP4846

---

### Your Policy Dates:

Effective Date: 1 February 2018

Renewal Date: 1 February 2019

Premium: £214.71

Insurance Premium Tax: £25.77

**Total Amount Due: £240.48**

---

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

---

### The definition of a Camera Club for the purposes of this cover is:

A camera club, photographic society, photographic club or photographic group with a published constitution and published programme of events, united by a common interest in photography, meeting in person for mutual cooperation, education, entertainment or competition and conducted solely from a physical location within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

**The Premises:**

**Occupation:** Photographic Club

**Property Insured**

Item	Sum Insured
Buildings	Not Insured
<hr/>	
Total sum insured	Not Insured

**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.

---

**EXCESS**

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

---

## **All Risks Insurance**

### **Unspecified Property Insured**

<u>Item</u>	<u>Sum Insured</u>
Club Property	£5,000.00
Third Party Property	Not Insured
Prints & Transparencies	Not Insured

### **CLUBS ALL RISKS INSURANCE**

All Risks cover for 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 while within the Situation 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 £5,000.00 applies.

#### **Section B – Third Party Property**

Property held by the club in their custody and control not insured elsewhere.  
A single article limit of £2,000.00 applies.  
Maximum sum insured £5,000.00.

### **EXCESS**

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

### **SITUATION**

Cover is provided anywhere in the United Kingdom and Europe, and for an aggregate period not exceeding 45 days in the period of insurance anywhere in the World.  
Cover extends to include whilst in Transit but excluding theft or attempted theft of unattended property unless in a vehicle out of sight in a locked boot or glove box.

## Liability Insurance

### Section 2

### Limit of Indemnity

---

#### Public / Products Liability

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

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

### Section 3

---

#### Legal Defence Costs

#### Limit of Indemnity

##### Part B

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

**If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below**

## Money Insurance

### Section 1 Money

---

#### Item No

#### Limit of Liability any one loss

1A) Money in the Policyholder's Premises during Working Hours or in Transit Not Insured

1B)1) Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms Not Insured

1B)2) Money in all other locked safes or strongrooms at the Policyholder's Premises Not Insured

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