



## Insurance for Charitable, Commercial and Voluntary Heritage/Archaeological Businesses

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## Policy Schedule

Insurance for Charitable, Commercial and Voluntary Heritage/Archaeological Businesses

Policy Number: 273662  
Date: 31 March 2015

Premium: £ 178.75  
Insurance Premium Tax: £ 10.73  
Total Premium: £ 189.48

Name of Insured: South Oxfordshire Archaeological Group  
Risk Address: c/o SOAG Secretary, Lockerley, Brightwell Baldwin, Watlington, Oxfordshire, OX49 5NP  
Renewal Date: 1st April  
Period of Insurance: 1st April 2015 – 31st March 2016

	Property			Buildings	Liabilities			Money	FG Fidelity Guarantee	BI Business Interruption	PA Personal Accident	
	A1	A2	A3		B	C	D					E
Own Equipment												
Other Property												
Hired in Plant												
Buildings												
Employers												
Public & Products												
Charity & Charity Trustees												
Money												
Fidelity Guarantee												
Business Interruption												
Personal Accident												
Excess	£100	£250	£250	Nil*	Nil	Nil	Nil*	£100	£100	Nil	Nil	Nil
Sum Insured	£ 2,500	Nil	800	Nil	£10 million	£5 million	Nil	Nil	Nil	Nil	Nil	Nil

### Notes and Endorsements

- Code A1 – Own Equipment** – includes:
- Unspecified Items - £2,500.
- Code A3 – Hired in Plant** – includes:
- Unspecified Items - £800.

### Nature of Business

- Gathering historical information by way of meetings, presentations and exhibitions;
- Research and recording of local history;
- Small-scale excavation.

### Warranties

- the maximum trench depth to be no more than 2 meters;
- the maximum working height to be no more than 3 metres.

### Claims

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**Geographical Limits** – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and any Country endorsed above.

## Policy Schedule

### Special Limits & Excesses

Special Limits [cont.]		As stated in the schedule	Maximum Indemnity Period 12 months
<b>Special Limits</b>			
<b>Buildings</b>			
Temporary Removal	£10,000	Total amount insured	
Removal of Debris	£25,000	Total amount insured	
Trace and Access	£5,000	Limit in addition to amounts insured	
<b>Liabilities – Employers'</b>			
Limit	£10,000,000	Each and every occurrence including costs	
Special Limit	£5,000,000	In respect of Terrorism	
Special Limit	£100	Criminal Defence	
<b>Liabilities – Public &amp; Products</b>			
Limit	£5,000,000	Each and every occurrence with defence costs in addition, other than for pollution and for products where a single aggregate limit including defence costs applies	
Special Limit	£100,000	Criminal Defence in the aggregate including costs	
Special Limit	£100,000	Pollution Defence in the aggregate including costs	
<b>Excesses</b>			
<b>Property</b>			
Property – Own Equipment	£100	Section A1	
Property – Other	£250	Section A2	
Property – Hired in Plant	£250	Section A3	
<b>Buildings</b>			
Buildings	Nil	Standard under Section B	
Buildings	£1,000	In respect of subsidence under Section B	
<b>Liabilities</b>			
Employers'	Nil	Section C	
Liabilities – Public & Products	Nil	Standard under Section D	
Liabilities – Public & Products	£250	In respect of property damage under Section D	
Liabilities – Charity & Charity Trustees	Nil	Section E	
<b>Money &amp; Assault</b>			
Money & Assault	£100	Section F	
<b>Fidelity Guarantee</b>			
Fidelity Guarantee	£100	Section G	
<b>Business Interruption</b>			
Business Interruption – Loss of Earnings	Nil	Section H	
<b>Geographical Limits</b>			
	As stated in the schedule		



## ARCHAEOLOGY-INSURANCE.CO.UK DRAFT POLICY SCHEDULE

Insured:

**South Oxfordshire Archaeological Group**

Please check the following information carefully. Your insurance is based on the information disclosed by you as set out in this statement. If you are satisfied that, to the best of your knowledge and belief that this is a true statement of facts, please send us the confirmation to put you on cover. However if you believe any of the information to be incorrect then please contact us within 7 days of receipt of this statement.

Quote/Policy Number:	SOAG 2015	Premium:	<del>£ 250.00</del> 178.88
Inception Date:	01/04/2015	Insurance Premium Tax:	£ 15.00
Expiry Date:	31/03/2016	Total Premium inc tax:	<del>£ 265.00</del> ↓
Insurer:	<b>Insignia Underwriting</b> ▼	Insurance Broker:	Export and General Insurance
Correspondence Name:	Kaz Greenham	Email:	Treasurer@soagarch.org.uk
Correspondence Address: /Phone	c/o SOAG Secretary, Lockerley, Brightwell Baldwin, Watlington, Oxfordshire, OX49 5NP	Website:	www.soagarch.org.uk

### Schedule of cover:

Policy Section	Policy Cover Details	LIMITS	
		COVER	STATUS
Section A:	<b>Own Equipment &amp; Other Property</b>		<b>INSURED</b> ▼
	Unspecified Articles Sum Insured:	£2,000	
	Limit £2,000 any one item on unspecified articles		
	Other Equipment (books)		
	<b>Total Sum Insured:</b>	£2,000	
	Excess: £100 each and every claim		
Section A1:	<b>Hired In Plant, Equipment &amp; Machinery</b>	£800 <i>Excess £150 Max £25K</i>	<b>INSURED</b> ▼
Section B:	Buildings	Nil	<b>NOT INSURED</b> ▼
Section C:	Employers' Liability		<del><b>NOT INSURED</b></del> ▼
	Limit of Indemnity:	<b>£10,000,000</b> ▼	
	Limit applies any one occurrence but limited to £5,000,000 any one occurrence in respect of injury occurring offshore		
	Legal Defence Costs		<b>INSURED</b> ▼
Section D:	Public & Products Liability		<b>INSURED</b> ▼
	Limit of Indemnity:	<b>£2,000,000</b> ▼	
	Limit applies any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period		

Base insurance: Employer liab  
Public liabilities } £159  
Legal defense

	of Insurance		
	Excess: £250 each and every claim in respect of damage to property		
Section E:	Charity & Charity Trustees Indemnity	Nil	<b>NOT INSURED ▼</b>
Section F:	Money & Assault	Nil	<b>NOT INSURED ▼</b>
Section G:	Fidelity Guarantee	Nil	<b>NOT INSURED ▼</b>
Section H:	Business Interruption	Nil	<b>NOT INSURED ▼</b>
Section I:	<b>Personal Accident Cover General:</b>	25 People	<b>INSURED ▼</b>
	Operational Time:	Occupations Accidents Plus Commuting	
	Aircraft Accumulation Limit:	£50,000	
	<b>Benefits</b>	<b>Limits</b>	
	1. Death	£15,000	
	2. Disablement	£15,000	
	3. Loss of two or more Limbs or both Eyes or one of each	£15,000	
	4. Loss of one Limb or Eye	£15,000	
5. Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind unless otherwise shown in the Schedule	£15,000		
6. Temporary Total Disablement from usual occupation:	Maximum of 104 weeks excluding the first 4 weeks £50.00 per week		
7. Medical Expenses necessarily incurred in the treatment of the Insured Person	£2,500		
Section J:	<b>Personal Accident Cover Specific:</b>	Nil	<b>NOT INSURED ▼</b>

*£3 pperson.  
everyone has it  
no one has it  
ever use it*

## Insurance for Charitable, Commercial and Voluntary Heritage/Archaeological Businesses

This is a policy summary and does not contain the full terms of the policy.

Full terms of the policy can be found in the policy wording. A full policy wording will be issued when you take out a policy, although is available on request.

### Who is the Policy intended for?

This policy meets the needs and demands for those who wish to insure Charitable, Commercial and Voluntary Heritage/Archaeological businesses. Cover can be included for the following:

#### Property (Own Equipment, Other)

Provides cover for physical loss or damage in respect of your property at the premises or away from the premises.

#### Property (Hired in Plant)

Provides cover for hired in plant for which you are legally responsible.

#### Buildings

Provides cover where responsibility for all or part of the premises falls on the on business.

#### Employers' Liability

Provides cover for your legal liability to pay compensation to an employee as a result of injury, death or illness.

#### Public and Products Liability

Provides cover for your legal liability to pay compensation to a third party as a result of injury, death or illness and includes damage to third party property.

#### Charity & Charity Trustee

Provides protects for trustees against wrongful acts. Wrongful Acts include actual or alleged acts.

#### Money & Assault

Provides cover for money against loss, theft or robbery and bodily injury benefits in the event of the theft or attempted theft of fund monies.

#### Fidelity Guarantee

Provides cover in respect of losses due to acts of fraud or dishonesty by a person or persons with authority to handle money or property.

#### Business Interruption

Provides cover for a shortfall in income due to disruption to the fund as a result of flooding, fire, theft vandalism or IT failure.

#### Personal Accident

Provides limited cover for death or permanent disability as a direct result of an accident.

### SIGNIFICANT EXCLUSIONS AND LIMITATIONS

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your policy schedule.

#### Property (Own Equipment, Other)

Loss or damage caused by wear and tear or anything that happens gradually.

#### Property (Hired in Plant)

Loss or damage caused by abandonment.

#### Buildings

Damage to unoccupied buildings caused by escape of water from tanks, apparatus or pipes or by malicious damage.

#### Employers' Liability

Claims occurring elsewhere than in the United Kingdom, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought in a court under UK jurisdiction.

#### Public & Products Liability

Claims arising from the injury, death or illness of an employee. The ownership, possession or use of any aircraft, aerial device or hovercraft, watercraft other than hand propelled craft.

Motor vehicles, trailers and caravans where road traffic legislation applies and where more specific insurance is in place.

#### Charity & Charity Trustee

A dishonest or fraudulent act or omission or any intentional breach of any statute or regulation committed by any insured person.

#### Money & Assault

Losses due to errors and omissions.

#### Fidelity Guarantee

Losses where an employee does not have authority or should not have been given authority to handle money or property.

#### Business Interruption

Loss or damage of mislaid records, failure to collect known debts or deliberate falsification of records.

#### Personal Accident

Compensation for Accidental Bodily Injury directly or indirectly caused from commuting, partaking in hazardous sports, suicide or attempted suicide or any disability due to a gradually operating