

ZURICH COMMERCIAL

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Zurich Insurance PLC A public limited company incorporated in Ireland
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Zurich Insurance plc is authorised by
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Conduct Authority are available from
us on request. Our FCA Firm
Reference Number is 203093

Policy Number GE732188/46382378

Date 08 January 2019

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The Insured Committee for the time being of The OO Live Steam Club

The Agent IFM Insurance Brokers (Midlands) Limited trading as IFM Select

The Agent Address Grove House
Unit 3 Grove House
Bridgford Road
West Bridgford
Nottingham
Nottinghamshire
NG2 6AP

The Business Model railway club

Postal Address of the Insured 18 Simons Close
Glossop
SK13 6NE

Period of Insurance 18-01-2019 to 17-01-2020

Premium £463.88

Premium Tax £55.67

Amount Due £519.55

Policy Form Reference ZCYP36ALC.13

Summary of Cover

Sections	Cover	Inception Date
A - Material Damage "All Risks"	Included	18-01-2018
B1 - Business Interruption "All Risks"	Not Included	
B2 - Book Debts	Not Included	
C - "Money"	Not Included	
D - Goods in Transit	Not Included	
E - Specified Items "All Risks"	Included	18-01-2018
F - Employers' Liability	Included	18-01-2018
G1 - Public Liability	Included	18-01-2018
G2 - Products Liability	Included	18-01-2018

SECTION A - MATERIAL DAMAGE "ALL RISKS"
SCHEDULE

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PROPERTY INSURED

Premises No	Item No	Plan Ref.	Premises and Description	Buildings	Contents	Stock	Miscellaneous	Total
1			18 Simons Close, Glossop, Derbyshire, SK13 6NE					
	1			Nil	£8,304 (£7,221)	Nil		£8,304
2			267 Beadlemead, Netherfield, Milton Keynes, Buckinghamshire, MK6 4HZ					
	1			Nil	Nil	£15,000		£15,000
			TOTAL SUM INSURED	Nil	£8,304	£15,000	Nil	£23,304

EXCESSES APPLICABLE

The following excesses apply:

Theft	£350
Malicious Persons	£350
Storm and Flood	£350
Escape of Water	£350
Impact	£350
All Other Damage	£350
Subsidence	£1,000

SUPPLEMENTARY CONDITIONS

In addition to Supplementary Conditions 1 -5 in the Policy, the Material Damage cover is subject to the conditions shown below. Please refer to the Policy for full details.

- 6 - Authorities
- 7 - Reinstatement

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GLASS EXTENSION

The Glass Extension is Operative at the Premises shown below:

Premises : 18 Simons Close, Glossop, Derbyshire, SK13 6NE

Premises : 267 Beadlemead, Netherfield, Milton Keynes, Buckinghamshire, MK6 4HZ

ENDORSEMENTS

The Material Damage cover is subject to the Endorsements shown below:

Minimum Security Standards

Damage caused by theft or attempted theft is not insured unless devices for the security of the premises are installed in accordance with the following Specification and all such devices are put into full and effective operation whenever the premises are closed for business or left unattended:

Specification

1. All external doors of the buildings occupied by you together with internal doors which give access to any part of the buildings not occupied by you must be fitted and secured with one of the following:

- a. a mortice deadlock with matching boxed striking plate or rim lock, which in either case conforms to BS3621:1980 Specification for Thief Resistant Locks
- b. a five (or more) lever close shackle padlock and locking bar
- c. In the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
- d. an alternative form of lock or locking system of at least similar quality and strength to BS3621:1980 which is approved by us in writing.

In the case of sliding, folding or roller shutter doors, these are to be secured by one of the following:

- a. the chain to a manual roller shutter door is to be secured in its keep by a good quality, open shackle padlock
- b. electrically operated doors are to be isolated from the power supply by a key operated, cut-out switch. The key is to be removed from the switch outside working hours
- c. a hook mortice bolt
- d. a close shackle padlock with a minimum of 5 lever or 6 pin tumbler operating mechanisms and a shackle with a minimum thickness of 10mm, together with a suitable locking bar
- e. a close shackle padlock with a minimum of 5 lever or 6 pin tumbler operating mechanisms and a shackle with a minimum thickness of 10mm, secured to a suitable eye-bolt set into the floor
- f. two cylinder operated, roller shutter lock bolts, one fitted to each side of the shutter.

2. All outward opening external doors of the buildings occupied by you and internal doors which give access to any part of the buildings not occupied by you must be fitted and secured with hinge bolts.

3. All accessible opening windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes must be fitted and secured with key operated window locks. This requirement does not apply to windows protected by solid steel

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bars, grilles, expanded metal or weld-mesh.

Notes

1. Any door or window officially designated a fire exit by the Fire Authority will require consultation with the Fire Authority so that the interests of both safety and security can be met.

2. The above measures comprise our minimum security requirements. Where additional protections are required by us, or where we agree to accept alternative security measures, we will specifically advise you in writing.

Reinstatement (Day One Basis)

The Supplementary Condition "Reinstatement" is cancelled and the following substituted therefore:

A. Subject to the following special conditions the basis upon which the amount payable in respect of any item on Buildings and Contents is to be calculated shall be the reinstatement of the property lost destroyed or damaged

For this purpose "reinstatement" means

- a) the rebuilding or replacement of property lost or destroyed which, provided the liability of the Insurers is not increased, may be carried out
- i) In any manner suitable to the requirements of the Insured
- ii) upon another site
- b) the repair or restoration of property damaged in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new.

B. The Insured having stated in writing the Declared Value (shown in brackets below the sum insured) for each of the said items the premium has been calculated accordingly

"Declared Value" means the Insured's assessment of the cost of reinstatement of the Property Insured arrived at in accordance with paragraph A at the level of costs applying at the inception of the Period of Insurance (ignoring inflationary factors which may operate subsequently) together with in so far as the insurance by the item provides due allowance for

- a) The additional cost of reinstatement to comply with Public Authority requirements
- b) Professional fees
- c) Debris removal costs

SPECIAL CONDITIONS

- 1) At the inception of each Period of Insurance the Insured shall notify the Insurers of the Declared Value of the Property Insured by each of the said item (s). In the absence of such declaration the last amount declared by the Insured shall be taken to be the Declared Value for the ensuing Period of Insurance.
- 2) If at the time of DAMAGE the Declared Value of the property covered by such item be less than the cost of reinstatement (as defined in paragraph B above) at the inception of the Period of Insurance then the Insurer's liability for the DAMAGE shall not exceed that proportion thereof which the Declared Value bears to such cost of reinstatement.
- 3) The liability of the Insurers for the repair or restoration of property damaged in part only shall not exceed the amount which would have been payable had such property been wholly destroyed
- 4) No payment beyond the amount which would have been payable in the absence of this Endorsement shall be made
 - a) unless reinstatement commences and proceeds without unreasonable delay
 - b) until the cost of reinstatement shall have been actually incurred
 - c) if the Property Insured at the time of its loss destruction or damage shall be insured by any other insurance effected by or on behalf of the Insured which is not upon the same basis of reinstatement
- 5) All the terms and conditions of the policy shall apply
 - a) in respect of any claim payable under the provisions of this Endorsement except in so far as they are varied hereby

SECTION A - MATERIAL DAMAGE "ALL RISKS"**SCHEDULE**

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- b) where claims are payable as if this Endorsement had not been incorporated except that the sum(s) insured shall be limited to 15% plus 100% of the Declared Value

SECTION E - SPECIFIED ITEMS "ALL RISKS"**SCHEDULE****Policy Number**

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SPECIFICATION OF PROPERTY INSURED

Item	Description	Sum Insured	Excess
1	Exhibition equipment including model railway layout(s) retail accessories and components and goods held in trust for which the Insured are responsible	£15,000	£100

TERRITORIAL LIMITS

Anywhere in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland including transits there between.

ENDORSEMENTS

The Specified Items "All Risks" cover is subject to the Endorsements shown below:

Exhibition Clause - Applicable to Section E - Specified Items 'All Risks'

a) This Section of this Policy is extended to include the Property insured whilst in transit to and from and whilst at any exhibition, trade fair or demonstration within the Territorial Limits.

In the event of the Property insured remaining at any exhibition, trade fair or demonstration site for more than 30 days the Insured agree to pay an additional premium to be agreed.

The Insurer will not pay for:

- i) loss or damage caused by theft or attempted theft from any inadequately secured site
 - ii) loss or damage caused by vermin, weevil, mildew, mould, heating or frost
 - iii) loss or damage arising from latent defect or arising from faulty assembly or construction
 - iv) loss or damage resulting directly from mechanical, electrical or manual operation of the Property insured for demonstration or other purposes
 - v) loss or damage during transit following any exhibition, trade fair or demonstration unless the Property insured is packed or prepared to withstand the ordinary incidents of the insured transit.
- b) The Insurer will indemnify the Insured for fees that the Insured are contractually obliged to pay the organiser of any exhibition, trade fair or demonstration and for any penalty fare or charge made by an air, rail or road transport operator should the Insured reasonably cancel the booking due to the Insured's inability to attend following an insured loss or due to the death or incapacitation of the Insured or the Insured's employees.

The Insurer will not pay more than £15,000 in respect of any claim and not more than £120,000 in the aggregate in any period of insurance.

Security provisions applicable solely in respect of vehicles operated by the Insured

Whenever a Vehicle operated by the Insured and carrying Property is unattended out of Working Hours and not at the exhibition, trade fair or demonstration site it shall be protected as follows:

- i) all doors and windows and other means of access shall be securely fastened and locked

SECTION E - SPECIFIED ITEMS "ALL RISKS"**SCHEDULE**

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ii) AND either garaged in a securely locked building of substantial construction or placed in a compound which has secure walls and/or fences and securely locked gates or in a guarded security park

‘Working Hours’ shall mean the whole period during which the Vehicle is being worked by its driver.

SECTION F - EMPLOYERS' LIABILITY**SCHEDULE**

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ENDORSEMENTS

The Employers' Liability cover is subject to the endorsements shown below:

Limit of Liability Clause 4539

The Limit of Liability payable under this Section shall be £10,000,000 in respect of any one claim against or by the Insured or series of claims against or by the Insured arising out of one cause.

The Limit of Liability shall be inclusive of:

- i) all legal costs and other expenses incurred by any claimant or claimants
- ii) all legal costs and other expenses incurred in defending any claim or claims

Where the Insurers agree to indemnify more than one party then nothing in this Section shall increase the liability of the Insurers to pay any amount in respect of one claim or series of claims in excess of the amount stated as the limit of liability.

SECTION G1 & G2 - PUBLIC AND PRODUCTS LIABILITY**SCHEDULE**

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TABLE OF COVER

Sub-Section	Description	Limit of Liability
1	Public Liability	£5,000,000
2	Products Liability	£5,000,000

The liability of the Insurers for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £5,000,000 in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limit(s) of Indemnity under Sub-Sections 1 and 2 of the Section.