



What you told us

Policyholder	Caerphilly Over 50
Policy Number	CD50626
Policy Form	Insurance Policy for Charities and Community Groups
Period of Insurance	06-May-2023 to 05-May-2024 (both dates inclusive)
Date Produced	04-May-2023

This is the information provided to us which enabled your policy terms and conditions to be calculated.
For the purpose of this insurance this constitutes your fair presentation of the risk.

A fair presentation of the risk is one

- which discloses to us every material circumstance which you know of or ought to know of, or gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

You should check this information for accuracy and let us know, within 14 days of inception/renewal, of any inaccuracies or changes required.

Failure to advise us of corrections or changes may make your policy voidable, or severely prejudice your rights in the event of a claim. Where corrections or changes are required, we reserve the right to recalculate the policy terms and conditions accordingly.

About your group or organisation

Type of group or organisation	A Charity or 'not for profit' organisation, Community Group or Voluntary Organisation
Where are you based	England and Wales
Gross annual income (£)	£0 - £10,000



Full Time Employees	0
Part Time Employees	0
Volunteers	10

Do you undertake any public sector contracts or commercial contracts No

Your Activities

What type of organisation are you?

Activities

Community or neighbourhood group (including social group, fundraising group or 'friends of' group)

Counselling, advocacy, outreach, rehabilitation, well being, faith or support group

Are any of your service users or volunteers children (i.e. under 18 years of age) No

Do you offer services to vulnerable adults in their own home? No

Do your activities extend to include the use or provision, either by way of ownership or hire, of the following:

Play Inflatables No

Mechanical fairground amusements and/or rides No

Fixed playground equipment No

None of the above Yes

Please confirm your organisation does not:

- Dispense needles or prescribed drugs, medicines or the like
- Hold events where attendance exceeds 500 people (please note that our policy specifically excludes cover for events where the attendance exceeds 500 people)
- Operate overseas (other than attendance at exhibitions, conferences, competitions, meetings and seminars)
- Sell alcohol where you are the licensee
- Provide residential facilities to Vulnerable Adults or Children (other than camping trips, holiday camps, parks or youth hostel stays for up to 5 nights)
- Use oxy-acetylene welding or cutting equipment/torches, chainsaws or



powered lifting, handling, metalworking or woodworking machinery (other than powered hand tools)

- Undertake structural building works, roofing works and/or ground works deeper than one metre

Correct

Your Property

Do you want a quotation to insure your buildings (premises)?

No

Do you want a quotation to insure the contents of your premises and/or other equipment?

No

Your Contact Details

What is the name of your Charity or 'not for profit' organisation, Community Group or Voluntary Organisation?

Caerphilly Over 50

Address

12 Red Kite Close, Penallta, Hengoed,
Caerffili, CF82 6GU

Contact Title

Dr

Contact First Name

Ralph

Contact Last Name

Stevens

Email Address

caerphillyoverfifty@gmail.com

Main Contact Phone Number

01443816979

Additional Information

In order to arrange this insurance, please confirm the following statements:

Please remember that if you fail to provide complete, accurate and up to date information we may not be able to pay your claim or may have to cancel this insurance from its start date (As a member of the Association of British Insurers, we also exchange underwriting information with other insurers).

Please note that certain conditions apply in respect of the following activities:

- Adventure activities or outward bound courses
*must be undertaken at activity centres
registered with and licensed by The
Adventure Activities Licensing Authority*
- Archery
*must be under the supervision and control of a suitably
qualified instructor authorised by and registered with The
Grand National Archery Society*
- Clay-pigeon shooting
*must be under the supervision and control of a suitably
qualified instructor authorised by and registered with the*

- *Clay-Pigeon Shooting Association*
- **Dry slope skiing and boarding**
must be under the supervision and control of a suitably qualified instructor authorised by and registered with either Snowsport England or The British Association of Snowsport Instructors
- **Indoor climbing**
must be under the supervision and control of a suitably qualified instructor authorised and registered with The Mountain Training Association
- **Sailing or canoeing**
must be under the supervision and control of a suitably qualified instructor authorised by and registered with either The British Canoe Union, The Royal Yachting Association or The Maritime and Coastguard Agency
- **Cycling**
must be undertaken on a road or designated cycle route
- **Swimming, water polo or diving**
Must be undertaken at a sports or leisure centre whilst under the supervision of a suitably qualified lifeguard

Is this acceptable?

Yes

For your information, please note that we exclude the following activities:

- **Aerial activities**
of any kind including air displays, flying (other than as a fare paying passenger in a commercial aircraft), ballooning, parachuting, BASE jumping, gliding, hang gliding and operation of drones
- **Climbing**
of any kind (other than indoor climbing), gorge walking, abseiling and activities requiring the use of cables, wires, elastic ropes (including bungee) and ropes (other than for tug of war)
- **Commercial gambling**
- **Fireworks, firework displays and bonfires**
- **Gymnastics, barfly jumping and fire walking**
- **Mechanically propelled vehicles**
including driving and working with or on such vehicles (other than loading and unloading or the static display of such vehicles), karting, motor rallies and motor sports
- **Professional or semi-professional sports**
of any kind and racing and time trials (other than on foot)
- **Skating and boarding**
of any kind including roller blading, roller skating, skate boarding, land boarding and ice skating (other than visits to a supervised rink)
- **Specified contact sports**
comprising of rugby, American/Canadian football, Australian rules football, Gaelic football, boxing, martial arts (other than tai-chi), kick boxing and ice hockey
- **Underground activities**
of any kind including caving and pot holing
- **Water activities**
of any kind (other than sailing or canoeing), including jet skiing, water skiing, sub aqua diving, raft racing and white water rafting
- **Weaponry**
including shotguns, air guns, air rifles and paintball (other than archery and/or clay pigeon shooting)



- Winter sports/boarding
of any kind (other than curling and/or dry slope skiing)
- Horse, pony or donkey
including riding of any kind and/or the handling, grooming or showing of dogs (other than guide dogs)

Is this acceptable? Yes

You are not registered with a regulatory authority Correct

- Your activities have not changed significantly during the last 3 years
 - All staff and volunteers are suitably qualified, experienced and trained in respect of the services provided
 - You maintain an up to date accident and incident book
 - You are able to meet your financial obligations as they fall due
- Correct

You have undertaken a COVID-19 risk assessment and have implemented written procedures which follow Government advice in relation to the working environment, staffing, service users and business continuity. Correct

You are exempt from holding an Employer PAYE Reference Number (ERN) Correct

Declaration Questions

With regards to this insurance for which you are proposing

You have not had a claim in the last 3 years (not applicable to any claim(s) already notified to us), and are not aware (after enquiry) of any incident or circumstance that may result in a claim being made against you Correct

You (or any director, manager, partner or trustee) have not been:

- Convicted, or charged but not tried, of a criminal offence (other than a motoring offence)
 - Declared bankrupt or the subject of a County Court Judgment (CCJ) in the last 3 years, or disqualified from acting as a company director
- Correct

You have never had an application declined by an insurer, had a renewal declined, or had similar insurance cancelled or made subject to special conditions Correct

Your insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds). We collect and use relevant information about individual insureds to provide You with Your insurance cover and to meet our legal obligations. This information includes individual insureds' details such as their name and address [and may include more sensitive details such as information about their health and criminal convictions].

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our full Markel privacy notice, a copy of which is available online at <https://www.markeluk.com/privacy-statement> or on request.



To enable us to use individual insureds' details in accordance with current data protection laws, We need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this short form information notice before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to your insurance cover so that we can deal with their queries.