

Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters

Schedule of Cover

Contract Number: B0716WRS132224601
Policy Number: 058339

Date of Issue: 18/02/2014

Insurer: Lloyd's Syndicate Number 609 managed by Atrium Underwriters

Period of Cover: From 01/12/2013 to 30/11/2014
(both dates inclusive)

Group Policyholder: 1st Denmead

Business Description: Voluntary Youth Organisation

Premium: £47.70
The premium includes £2.70 Insurance Premium Tax at 6%.

Group Name	Number of Policyholders
1st Denmead	30

Aggregate Limit of Liability

Any One Event: £1,000,000

If the Aggregate amount of all Benefits payable under this Schedule exceeds the Any One Event Aggregate Limit of Liability the Benefit payable to each Beneficiary shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit of Liability.

Signed on behalf of Unity Insurance Services



Fiona Frecknall
Senior Account Handler

18/02/2014

Mrs N Maxwell
1st Denmead Scout Group
21 Hatchmore Road
Denmead
Waterlooville
Hampshire
PO7 6TE

Unity Insurance Services
75 Marlborough Road
Lancing Business Park
Lancing - West Sussex - BN15 8UF
T: 0845 0945 703
F: 01903 751044
E: scouts@unityins.co.uk
www.scoutinsurance.co.uk

Ref 1203233903

Dear Mrs N Maxwell

Policy type: Scout Employers' Liability Insurance
Insured: 1st Denmead Scout Group
Quotation no: 163/009/Q048/FIO

Premium: £ 157.50
Insurance Premium Tax: 6% £ 9.45
Total Premium: £ 166.95

I refer to your recent enquiry regarding Employers' Liability Insurance. Please find enclosed the following documents detailing our quotation:

- Demands, Needs and Recommendation Statement
- Quotation Schedule
- Employers' Liability Tracing Office (ELTO) form
- Policy Summary
- Terms of Business

These documents are a record of the information you have provided and the recommendations made by us to you with regard to your insurance Demands and Needs. You must check that all the information contained in these documents is correct and complete. If any of the details are not, please contact me immediately.

The cover has been assessed on the information given to us by you and on certain assumptions made by us on your behalf. It is your duty to disclose all facts which could affect the insurer's assessment of the risk. If you fail to notify all relevant facts, you may find that your policy will not operate fully. If in doubt about whether a fact is relevant, you should disclose it.

Whilst writing, I would like to draw attention to our "Terms of Business", which is attached.

Policy Term and Validity of Quote

The premium is quoted on the basis of a fixed renewal date of 1 January. Our quotation is valid for a period of 30 days from the date of our letter. If your circumstances change within that period, you are still required to notify the insurer, via us, in order that a revised quote may be calculated.

How to arrange cover

Payment of premium is required prior to commencement of cover and we accept any of the following payment methods:

- Cheque – please make your cheque payable to Unity Insurance Services and return it with the enclosed Remittance Advice and the completed ELTO form.
- Credit/Debit Card Payment – please contact us with your card details.
- BACS/Online Transfer –

Bank	Barclays
Sort Code	20-06-05
Account No	43327647
Please be sure to quote:	1203233903

You must return your ELTO form to us. This is a legal requirement and without this form we cannot incept your policy.

Once payment has been received I will issue your Policy Documentation including Certificate of Insurance.

Cancellation Rights

You or the insurer can cancel the policy by giving 30 days' written notice. The insurer will give you a pro rata refund of the premium for the remaining portion of the period of insurance after the effective date of cancellation for which you have already paid. However, the insurer will not refund any premium under £10.

I trust this is in order and await your further instructions, however, if you do have any further queries concerning this or any other insurance related matter, then please do not hesitate to contact me.

Yours sincerely

Fiona Frecknall
Senior Account Handler
T: 01903 768520
E: fiona.frecknall@unityins.co.uk
www.scoutinsurance.co.uk

Demands, Needs and Recommendation Statement

The purpose of this statement is to set out your insurance Demands and Needs and the reasons why we recommend this policy to you.

We gathered information in order to identify your requirements. This included facts that would affect the type of cover recommended, including any existing arrangements that you have in place.

Where a Scout Group, District or County employs a person such as a camp warden or manager, caretaker or part-time cleaner, legislation requires adequate Employers' Liability Insurance be arranged.

We recommend that you proceed with the following product, as we believe it meets the Demands and Needs of Scout Groups, Districts or Counties wishing to insure against their liability risks as employers.

Cover:	Scout Employers' Liability Insurance
Period of Cover:	From 18/02/2014 to 17/02/2015
Insurer:	Hiscox Insurance Company, Ltd.
Policyholder:	1st Denmead Scout Group
Law of Contract	This policy is governed by the laws of England and Wales

Premium:	£ 157.50
Insurance Premium Tax: 6%	£ 9.45
Total Premium:	£ 166.95

Please see the attached Quotation Schedule for details of the Limit of Indemnity and cover.

Employers' Liability Insurance

Quotation Schedule

Insurer Policy Number:
Quotation Number: 163/009/Q048/FIO
Date of Issue: 18/02/2014
Insurer: Hiscox Insurance Company, Ltd.
Period of Cover: From 18/02/2014 to 17/02/2015
(both dates inclusive)
Group Policyholder: 1st Denmead Scout Group
Business Description: Voluntary Youth Organisation
Premium: £166.95
The premium includes £9.45 Insurance Premium Tax at 6%.

Interest If any employee brings a claim against you for bodily injury caused to them during the period of insurance arising out of their work for you within, or while working temporarily outside the geographical limits, insurers will indemnify you against the sums you have to pay as compensation.

Limit of Indemnity Employers' Liability: £10,000,000 any one event (costs inclusive).
Terrorism: £5,000,000 any one event (costs inclusive).

Employee Details Wages Paid (Annually): £ 2000.00
Hours worked: 0
Employee Description: Cleaner working as required

Extensions Criminal Proceedings
Compensation for Court Attendance
 Any Director/Partner - £500 per day
 Any Employee - £250 per day
Indemnity to Principals

Exclusions Deliberate or reckless acts
Offshore Liability
Road Traffic Act Motor Liability
Claims outside the geographical limits
Legal Liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from:
Ionising radiation or contamination by radioactivity from any nuclear fuel, from nuclear waste or from the combustion of nuclear fuel.
The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Choice of Law and Jurisdiction Choice of Law: This policy shall be governed by and construed in accordance with the laws of England and Wales.

Jurisdiction: Any disputes between Insured and Insurers over the terms of

this policy shall be subject to the exclusive jurisdiction of the courts of
England and Wales.



Your policy with Hiscox and the Employers' Liability Tracing Office (ELTO)

What is the Employers' Liability Tracing Office (ELTO)?

In a move to pro-actively help potential claimants find their employers' liability (EL) insurer, if they have suffered injury or disease, the insurance industry has formed an independent body called the Employers' Liability Tracing Office (ELTO). The Financial Services Authority (FSA) has subsequently published new regulations which reinforce the need to improve the tracing of EL insurance policies. By collating information on EL insurance policies on a central database, ELTO will improve the effectiveness of finding the correct EL insurer.

How does this affect you?

What this now means is that your EL insurer needs to capture some additional information from you. The information is mandatory and without it, they won't be able to insure you for EL.

What do you need to supply to us?

All employers are given a unique Employer Reference Number (ERN) by HM Revenue and Customs (HMRC) when they register as an employer. This reference is sometimes also referred to as the Employers PAYE reference. It usually takes the form of a three-digit number HMRC office number followed by a reference number unique to your business.

It appears on most correspondence you receive from HMRC (including your welcome pack from them) and is also used on any P60s and P45s that are issued to your employees.

We will also ask you for full details including registered address and ERN of any subsidiary companies or other employers covered by your employers' liability policy.

The ERN has been chosen as it is the most appropriate unique identifier for employers. Please note we will only use your ERN information for the ELTO database.

How should you supply this information to us?

Please provide the information requested by your insurance broker who is your first point of contact. They understand your circumstances and will know what information to provide us.

We are required by the new FSA regulations to collate the above data which will help make the traces undertaken by ELTO more effective, so we really need your help by providing this information.

More information

For more information on the ELTO, please visit their website www.elto.org.uk.

If you have any questions or need some assistance with finding or identifying your ERN, please don't hesitate to get in touch with your insurance broker, Unity Insurance Services on 0845 0945 703.



Employers' Liability Tracing Office

Insurance declaration form for UK employers

1. Mandatory company information

You must complete this section if your policy includes employers' liability insurance and covers an employer in England, Scotland, Wales or Northern Ireland. This is mandatory information that we will provide to the Employers' Liability Tracing Office (ELTO).

Insured company name	1st Denmead Scout Group
Main registered address (including post code)	21 Hatchmore Road Denmead Waterlooville Hampshire PO7 6TE
Hiscox policy/quote number	
HMRC Employer Reference Number	

If your business does not have an HMRC Employer Reference Number (ERN), please confirm the reason below:

- All employees earn less than the PAYE threshold
- The business is registered in Jersey or Guernsey
- The business does not have any employees

Do you have any additional UK employers or subsidiary companies covered for employers' liability insurance by this policy?

- Yes
- No

If Yes, please complete Section 2 below.



2. Additional employers and subsidiary companies

Please complete this section if this insurance policy covers employers or subsidiary companies other than the main insured company above. It is important that you provide details of all employers which have their own separate HMRC ERN. If you need more space, please use an additional sheet.

Employer/registered company name	Main registered address	Post code	HMRC Employer Reference Number

3. Declaration

Data protection

Your policy details will be added to the Employers' Liability Database, managed by the ELTO. This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the employers' liability insurer of an employer at a particular point in time.

Declaration

I/We declare that (a) this form has been completed after proper enquiry; and (b) its contents are true and accurate.

Name	
Position within the company	
Signature	
Date	

4. Further information

You can find out more information about the ELTO at www.elto.org.uk. For help and advice on how to find your HMRC ERN, please contact your broker, Unity Insurance Services.

When complete, please return this form to your insurance broker, Unity Insurance Services at Unity Insurance Services, Lancing Business Park, Lancing, West Sussex, BN15 8UG.

Lord Jackson Reforms

New changes to insurer's liability claims procedure

There is a new Claims Portal, which will change the way fast-track employers' liability claims are handled. This is in response to new changes to the Civil Procedure Rules following Lord Jackson's proposals for Civil Justice Reform.

These changes affect the procedure for making a claim, the time-scales within which a claim is to be managed, the way in which a claimant's claim is funded and the amount in costs which will be recoverable by the claimant from the defendant.

Due to the new time limits which have been imposed, speed is of the essence when dealing with claims; a quick response to the insurer's solicitors should benefit all parties, so they would appreciate your support on this.

Key changes in claims handling

- Insurers now have just 6 weeks to complete employers' liability investigations, compared to three months previously;
- General damages payments will increase by 10%, but claimant costs will be significantly lower as they will be fixed within the Claims Portal;
- Defendants cannot recover their defence costs from an unsuccessful claimant;
- After the event (ATE) premiums and success fees are no longer recoverable from the defendant

Helping making a claim

To assist with these new changes, we ask you to be aware of the following requirements:

- All policyholders must make a full record of all incidents which may lead to a claim, and advise Unity Insurance Services of them
- You should collate all documents including photos, statements, training records, risk assessments, method statements, wages information and CCTV recordings as relevant. These should be retained for 3.5 years post accident
- When presenting the claim, you should advise Unity Insurance Services, Hiscox or their solicitor (as appropriate) of any concerns as to validity or opinions on liability.

In the event of a claim, you may find it easier to nominate an insurance liaison contact to ensure all the required information can be sourced in a quick and compliant way.

Unity Insurance Services Our Terms of Insurance Business

About us

Unity Insurance Services is the trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association.

Unity Insurance Services is authorised and regulated by the Financial Conduct Authority. Our firm's Registration Number is 312976. We are permitted to arrange, advise on, deal as an agent of insurers and clients, and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/firms/systems-reporting/register/search> or by contacting the FCA on 0845 606 9966.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial customers: If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy, and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and/or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer.

In the event of you cancelling your policy outside this period, you will receive a pro rata refund except when your policy is on a minimum premium charge.

Unity Insurance Services may retain an amount that reflects the administrative costs of amending (or cancelling) the policy. (See Fees and charges) Insurers are also entitled to make an administrative charge.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a client), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Managing Director at the address below.

We and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

By agreeing to these terms and conditions you agree to these uses of your information.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. If in doubt about whom you should contact, please contact us on 0845 0945 702.

Unity Insurance Services, 75 Marlborough Road, Lancing Business Park, Lancing, West Sussex, BN15 8UF
Registered in England and Wales, Registered Office at: Gilwell Park, Chingford E4 7QW, Company No. 5038294

Products & Insurers

We arrange and administer specialist policies on behalf of youth groups and charities. Our policies are tailored to the specific needs of this sector. These are generally sourced by us through a single insurer who we have selected on the basis of the quality of cover, price competitiveness and service they provide to our clients. We sometimes use the services of wholesale brokers, excess and surplus lines brokers, underwriter managers, managing general agents or reinsurance intermediaries to source such policies. If however your requirements are more specialised we will endeavour to source a more specific product from our panel of insurers on your behalf. You may request details of our insurers at any time.

Remuneration

Our remuneration will either be commission, payable by the insurer to us, or a fee, as outlined below. Commission represents a percentage of the premium which the insurer pays to us. We will provide details of the remuneration we receive in respect of arranging your insurance on request.

Fees and charges

At times we may charge a fee for our services. This will be notified to you before you incur any cost. Other specific fees and charges payable under this Terms of Insurance Business document are as follows: Returned cheque - £10.00; Instalment Plan Administration Fee - £5.00 or £10.00 (varying conditions apply, but you will be advised of this in advance.); Instalment Plan Late Payment Charge - £10.00; Amendment/Cancellation Fee - £5.00 (may be charged, but you will be advised of this in advance).

Block Transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients.

This Terms of Insurance Business document constitutes both your acceptance that we may do this and your prior request for us to do.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a separate client money bank account under the terms of a statutory trust in accordance with the FCA rules, to ensure your money is safeguarded at all times. We may transfer your money to another intermediary in some cases. We shall retain any interest earned on client money as permitted under the FCA rules.

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Complaints

It is our intention to provide a high level of service at all times. However, if you have any reason to be dissatisfied with the service we provide, you should raise the matter in the first instance with the person who handles your account. Alternatively, you should contact the Insurance Manager at the address below or ring 0845 0945 702.

If you are not happy with our final response you have the right to refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://www.financial-ombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>.

Complaints Handling Procedures and Service Standards

These service standards do not apply where we have been able to resolve your complaint by close of business on the business day following its receipt.

We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our complaint handling procedures).

If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint we will include our findings in our acknowledgment letter. A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress **OR**
- Offers redress without accepting the complaint **OR**
- Rejects your complaint and gives reasons for doing so

Our final response letter will inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS) but that you must do so within six months. You can contact the FOS by telephone on 0800 0234 567 (free from a landline) and further information is available at <http://www.financial-ombudsman.org.uk/>.

If we are not in a position to investigate and respond within five days we will first send you the acknowledgement letter referred to above and then, within four weeks of receiving your complaint, send you either:

- A final response **OR**
- An interim response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (which must be within eight weeks of receipt of your complaint)

If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response **OR**
- A response which:
 - Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
 - Informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay and encloses a copy of the FOS's explanatory leaflet

You may accept our response in writing at any time during this process, even if we have not yet issued a final response.

Access to the FOS is not available to some, mainly larger, companies (for example those with turnovers over €2 million); if we know that a complainant is not eligible to refer to the FOS we will not refer to the Ombudsman in our correspondence but we will explain how their complaint could be progressed if they remain dissatisfied with the resolution which we offer.

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to refer to the FOS.

If the matter to which your complaint relates is the responsibility of another firm (for example an insurer), we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advising you of this.