



Risk Profile

Product:	Community Groups, Charities and Trustees		
Assured:	Friends of Maryhill Park		
Reference:	<u>SC2100F190YR/8/829</u>		
Effective Date:	30/06/2019	Date Produced:	23/05/2019

This is the information provided to us, which enabled your policy terms and conditions to be calculated. For the purposes of this insurance, these are material facts that have been disclosed fully and truthfully and to the best of your knowledge and belief.

We recommend that you check this information for accuracy and let us know, within 14 days of inception/renewal, of any inaccuracies or changes required.

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

1. About You

Are you either a charity or a 'not for profit' organisation established for the benefit of your Service Users but **not** to promote a political or religious belief?

Do you operate overseas other than attendance at exhibitions, conferences, competitions, meetings and seminars?

Address of the premises where You operate

Details of Premises 1	
Address line 1	1 Falcon Terrace
Address line 2	Glasgow
Address line 3	
Address line 4	
Postcode	G20 0AG

Do you own these premises, or are you responsible for insuring the buildings?

Are the premises in a good state of repair and well maintained?



2. Activities

What is your gross annual income?

£515

2. General community or neighbourhood groups/Social groups/Hobbies and local interest groups/Fundraising

Yes

4. Provision/Management/Administration of facilities for the benefit of the community

Yes

Do you have any paid employees?

No

3. Employees

Does the wage roll exceed £100,000?

No

Are you exempt from holding an ERN (Employee Reference Number)?

Yes

Any subsidiaries to be covered by this insurance?

No

4. Restrictions

This insurance extends to automatically provide cover for certain fundraising events, such as those detailed below and where the attendance is not expected to exceed 500 people.

- Anniversary parties/birthday parties
- Baby show competitions
- Bazaars
- Charity auctions
- Coffee mornings and the like
- Collections
- Conferences/seminars
- Craft fairs
- Dances
- Exhibitions/displays/flower shows
- Fun runs and walks (other than those that require Local Authority and/or Police approval)
- Garden parties/street parties/barbecues (other than those which require police and/or competent local authority approval)
- Golf days
- Jumble sales/bring and buy sales/car boot sales and the like
- Training courses
- Village hall/local theatre promotions, recitals or concerts

Does this meet with your requirements?

Yes



For your information, certain restrictions apply in respect of the following

- play inflatables must
 - o have a current PIPA certificate , and
 - o be used in accordance with the manufacturers/suppliers recommendations, and
 - o be supervised by a responsible adult when in use.
 - Mechanical fairground amusements and/or rides must be **owned and operated by a third party** who is a current member of the Showman's Guild
 - Your **own** playground equipment must be
 - o inspected by a member of the Register of Play Inspectors International (RPII)
 - o immediately following installation, and then
 - o at least annually
- and all subsequent recommendations implemented.

and also

- o inspected by you at least monthly and
- o maintained in good condition

Is this acceptable?

Yes

Do you undertake any of the following activities?

- Archery
- Ballooning
- Clay-pigeon shooting
- Dry slope skiing
- Gliding
- Mountaineering, cliff or rock climbing (including indoor climbing) with the use of ropes
- Parachuting
- Pot-holing or any subterranean activities
- Sailing or canoeing
- Swimming or diving (other than at a sports or leisure centre whilst undertaken under the supervision of suitably qualified lifeguards)

No

For your information, please note that we exclude:

- Adventure activities or outward bound courses not undertaken at activity centres registered with and licenced by the Adventure Activities Licensing Authority
- Abseiling, rappelling
- Assault courses
- Dirt, vert, park, street, flatland and BMX freestyle disciplines of BMX cycling; cross country, trail riding, all mountain, downhill, freeride, slopestyle dirt jumping and trials disciplines of mountain biking
- Mountaineering, cliff or rock climbing without the use of ropes
- Winter sports (other than curling or skating) other than when undertaken at activity centres registered with and licensed by the Adventure Activities Licensing Authority
- Barfly jumping, parkour, "street running", "B.A.S.E." jumping, pole climbing, elastic rope sports or activities
- Contact sports other than association football as an amateur
- Driving of a motor vehicle by anyone not licensed to drive such a vehicle on a public road (irrespective of whether or not the vehicle is being driven on a public road)
- Hang gliding, flying (other than as a commercial fare-paying passenger)
- Horse-riding (including, but not limited to pony trekking and equestrian sports) or other animal rides (other than when undertaken



- at an accredited British Horse Society stable)
- Jet-skiing, water-skiing, sub-aqua diving
- Martial arts (other than tai chi)
- Motor sports including motorcycles and quad bikes
- Paintballing
- Raft racing, white water rafting
- Road rallies, air displays
- Use of fireworks, firework displays or bonfires organised by You
- Shooting (other than clay-pigeon shooting).

Is this acceptable?

Yes



5. Regulatory

Do your activities involve

· The dispensing of needles or prescribed drugs, medicines or the like?

No

· The sale of alcohol?

No

· The provision of any residential facilities or services to their Service users either at their premises or elsewhere (e.g. camping trips, holidays etc.)?

No

· The use of any workshops or machinery (other than handicraft and cookery workshops)?

No

· Working on any motor vehicles?

No

· Building works and/or ground works (other than odd jobs, decorating, gardening and the like)?

No

Are you registered with a regulatory authority?

Yes

· Do you have any outstanding issues with such regulatory authority which may affect your ability to continue to operate or do you anticipate that any such issues will arise within the proposed period of insurance?

· Are there any unresolved or pending objections to any application for, or renewal of, registration?

· Are you aware of any complaints lodged with the regulatory authority in respect of your activities?

No

6. Minors & Minors Good Practice

Are any of your Service Users or volunteers children (i.e. under 18s)?

No

7. Vulnerable Adults & Own Home Services

Are any of your Service Users vulnerable adults?

No

8. Good Practice

Can you confirm that

· there has not been a significant change in the Proposers activities 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?

Yes



9. Buildings

Do you wish to insure Buildings?

No

10. Premises

Do you wish to insure Contents at location 1?

No



11. Personal Accident

Does the Proposer require Personal Accident cover for their employees and volunteers?

No

12. Hirers Liability

Is cover required for Hirers Liability?

No

13. Business Interruption

Do you wish to have Business Interruption insurance at location 1?

No



14. Property Confirmation

With regards to the premises/buildings for which insurance is required at location 1

Is the building listed?	<input type="text" value="Not Listed"/>
Were they built after 1800?	<input type="text" value="Yes"/>
Are they constructed of traditional materials , and in a good state of repair and free of damage?	<input type="text" value="Yes"/>
Is any part of the roof is flat and/or constructed of felt on timber?	<input type="text" value="No"/>
Are there any large trees within 3.5 metres of the premises?	<input type="text" value="No"/>
Have they ever suffered from flooding or are they situated in an area troubled by flooding?	<input type="text" value="No"/>
Are they protected by an intruder alarm system incorporating Redcare monitoring which is installed, maintained and monitored by a National Security Inspectorate NACOSS Gold Standard Approved Company and which is · in full and proper use when the buildings/premises are closed for business or left unattended, and · maintained in proper working order throughout the currency of the Policy?	<input type="text" value="Yes"/>
Are they securely locked and protected when not in use and left unattended (Note: it is a condition precedent to liability that these protections are always complied with when not in use and left unattended)?	<input type="text" value="Yes"/>



15. Fidelity

Do you require Fidelity Insurance?

No

16. Declaration

With regards to this insurance.

Have you had a claim within the last 5 years?

No

Have you, or any director, manager, partner or trustee of yours or any person insured or proposing for insurance

• been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence?

• been declared bankrupt, disqualified from acting as a company director, gone through insolvent liquidation or been the subject of receivership or an administration order?

No

Have you ever had an application declined by an insurer, had a renewal declined, or had similar insurance cancelled or made subject to special conditions?

No

Are you or any person proposing for insurance aware, after enquiry, of any investigation, circumstance or incident that you have reason to suppose might afford grounds for any future claim which has not already been advised to us?

No

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.

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PERSONAL INFORMATION

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 <http://www.markelinternational.com/foot/privacy-policy/> or on request.

Information notices

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 on or 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.

Minimisation and notification

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