

# INSURANCE POLICY FOR ARCHAEOLOGY & HERITAGE

## SCHEDULE OF INSURANCE

**Agreement No:** 24765101CHC

**Certificate Number:** 000311

**The Insured:** **Officers Members & Committee for the time being of the  
British Association of Local History & subscribing Member Societies**

**Correspondence  
Address:** PO Box 6549  
Somersal Herbert  
Ashbourne  
Derbyshire  
DE6 5WH

**Period of Insurance:** 01/04/2012 - 31/03/2013

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'INCLUDED' IS SHOWN. WHERE THERE IS NO INSURANCE THE WORDS 'NOT INCLUDED' ARE SHOWN. SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY DOCUMENT

Prepared by Towergate Insurance, Fareham on behalf of  
the insurer Aviva Insurance Ltd

**Section A: Public Liability** **INSURED**

Limit of Indemnity: £5,000,000  
Limit applies any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance  
Excess: £250 each and every claim in respect of damage to property

**Products liability**

Limit of Indemnity: £5,000,000  
Limit applies to any one period of Insurance  
Excess: £250 each and every claim in respect of damage to property

**Section B: Employers Liability** **INSURED**

Limit of Indemnity: £10,000,000  
Limit applies any one occurrence but limited to £5,000,000 any one occurrence in respect of injury occurring offshore

**Section C: Legal Defence Costs (Health & Safety at Work Act)** **INSURED**

Limit of Indemnity: £250,000

**Section D: Personal Accident Cover *General:*** **INSURED**

*Operational Time: Occupations Accidents plus Commuting*  
*Aircraft Accumulation Limit: £50,000*

<b>Benefits</b>	<b>Limits</b>
1 Death	£15000
2 Disablement	£15000
3 Loss of two or more Limbs or both Eyes or one of each	£15000
4 Loss of one Limb or Eye	£15000
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	£15000
6 Temporary Total Disablement from usual occupation for a 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 E: Personal Accident Cover *Specific:*** **NOT INSURED**

**Section F: All Risks Owned Property** **INSURED**

Unspecified Articles Sum Insured: £12500  
Limit £2,000 any one item on unspecified articles

None

**Total Sum Insured: £12500**

Excess: £100 each and every claim

<b>Section G:</b>	<b>Hired in Plant, Equipment &amp; Machinery</b>	<b>NOT INSURED</b>
<b>Section H:</b>	<b>Property Damage</b>	<b>NOT INSURED</b>
<b>Section I:</b>	<b>Fidelity Guarantee</b>	<b>NOT INSURED</b>
<b>Legal Expenses Insurance</b> (Underwritten by DAS Insurance Company Ltd)		<b>NOT INSURED</b>
<b>Towergate Assist Insurance</b> (Underwritten by Certain Insurers at Lloyds, Administered by Lorega Ltd)		<b>NOT INSURED</b>

**ADDITIONAL WARRANTIES, RESTRICTIONS & CONDITIONS APPLICABLE TO THIS POLICY**

<b>DEPTH LIMITATION</b>	0 metres
<b>HEIGHT LIMITATION</b>	0 metres



## CERTIFICATE OF EMPLOYERS LIABILITY INSURANCE <sup>(a)</sup>

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Agreement Number: 24765101 CHC

Policy Number 000311

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Name of Policyholder

Officers Members & Committee for the time being of the British Association of Local History & subscribing Member Societies

Date of Commencement of Insurance 01/04/2012

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Date of Expiry of Insurance 31/03/2013

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We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
  2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of

Aviva Insurance Limited

(Authorised Insurers)

A handwritten signature in black ink, appearing to read "Igal Mayer".

Authorised Signatory

Igal Mayer

Chief Executive UK Insurance

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### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

**It is recommended that you retain a copy of each Employers' Liability certificate issued to you**