



Your Business Cover Schedule

This schedule gives details of the Sections and cover limits you have chosen. It is not your full cover this is contained in your Business Cover Wording and this Schedule. You need to read both documents to understand what is and what is not included in your cover

Member: RA Charitable Fund; RACF (PE); RABF; RAA; RAHT; KHAT; CSM

Membership number: TMMCCRACHA/1542047

Cover number: CC2000015

Cover start date: 01/08/2018 00:01

End date: 31/07/2019 23:59

Business activities: Regimental charity

Your contribution

Annual Payment (including IPT as applicable)	£2,126
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Your cover sections

Section 1 Public and products liability	Cover limit	Excess
Public and Products Liability	£10,000,000	£250 property damage
Witness costs	£500 management £250 employees	None
Corporate manslaughter	£1,000,000	None
Health and safety, consumer and food safety	£250,000	None

Section 4 Employers' liability	Cover limit	Excess
Employers' Liability	£10,000,000	None
Health and safety at work legislation	£50,000	£250
Witness costs	£500 management £250 employees	None

Section 9 Money	Cover limit	Excess
Non-negotiable money	£250,000	nil
In business hours	£10,000	nil
Outside business hours	£2,500	nil
Not in a locked safe	£500	nil
In each locked safe	£2,500 each safe and the Outside business hours amount in total	nil
In each safe with a cash-rating higher than £2500	The cash rating of each safe and the Outside business hours amount in total	nil
In an authorised person's home	£500	nil
Damage to carrying devices or personal belongings	£500	nil
In transit carried by 1 able bodied adult	Up to £2,500	nil
In transit carried by 2 able bodied adults	£2,501 to £5,000	nil
In transit carried by 3 able bodied adults	£5,001 to £10,000	nil
Unauthorised use of cards	£500	nil

Section 11 Buildings	Cover limit	Excess
Premises 1	£133,500	£75
Subsidence, heave or landslip	£133,500	£1,000
Premises 2	£133,500	£75
Subsidence, heave or landslip	£133,500	£1,000
Premises 4	£133,500	£75
Subsidence, heave or landslip	£133,500	£1000
Emergency access	£5,000	£75
Fire extinguishers, sprinklers and fire alarms	£5,000	£75
Locks and keys	£10,000	£75

Section 12 Contents	Cover limit	Excess
Premises 1 – Fixtures and Fittings	£10,000	£75
Premises 2 – Fixtures and Fittings	£10,000	£75
Premises 4 - Fixtures and Fittings	£10,000	£75
Each unspecified valuable	£2000	£250
Total for all unspecified valuables	[5% of cover limit for contents]	£250
Subsidence, heave or landslip	£30,000	£1,000
Bequeathed property	£10,000	£250
Locks and Keys	£2,500	£250
Employees personal belongings and money	£500	£250
Customers personal belongings money	£500	£250
Property in the open	£5,000	£250
Temporary removal of contents and documents	£10,000	£250
Trace and access	£2,000	£250
Underground services	£10,000	£250

Section 13 Exhibitions	Cover limit	Excess
Stock and display equipment	£10,000	£250
Personal belongings	£500	£250

Section 16 Personal accident	Cover limit	Excess
Death	£10,000	None
Totally disabled loss of sight, loss of arms or legs	£10,000	None
Total permanent disability and cannot work	£10,000	None
Total temporary disability and cannot work	£50 each week	None

Section 18 Dishonesty, directors, partners and employees	Cover limit	Excess
Losses	£500,000	Nil
Limit each employee	£10,000	Nil
Un-named Employees	£500,000	Nil

Excesses and cover limits

Where a Section or part of a Section shows an excess, this is the first part of any claim that you must pay. If a claim falls into more than one Section or part of a Section, only one excess applies and this is the highest excess shown.

Where an excess and cover limit are the same it does not mean you do not have any cover. It means you have cover up to the cover limit for the amount of your claim that is more than the excess.

Endorsements

The following endorsements are extra cover, conditions, excesses, exclusions or other changes to your cover. You will need to read these endorsements as well as in the Your cover section shown above and your Business Cover Wording to know what your cover includes or does not include.

Property Locations

Premises 1- 63 Heath Road
Colchester,
Essex
CO3 4DJ

Premises 2 – 65 Heath Road
Colchester
Essex
CO3 4DJ

Premises 3 – HQ DRA
Artillery Centre
Larkhill
Salisbury
SP4 8QT

Premises 4 – 1 & 2 Artillery Cottages
Claverton Down Road,
Bath
BA2 7AN

Public Liability Extension

It is noted and agreed that under Section 1 Public, products and property owner's liability is extended to included the band whilst playing at different venues

Public Liability Hazards activities

It is noted and agreed that under Section 1 Public, products and property owners liability that hazards activities such as bouncy castles, bucking broncos and other fairground type activities is excluded

Equestrian Liability

It is hereby noted and agreed that under Section 1 Public, products and property owner's liability that equestrian activities is excluded

Administration charges

The Military Mutual will not charge you a fee to make changes, request replacement documents, or to cancel your cover.

Making a claim

If you need to make a claim, or if someone makes or threatens to make a claim against you must contact us on 01892 893 229 as soon as you can.