

Your Ensphere Business Policy Schedule
Policy Number 25123993CHC / ENS00400
Charity Trustees Management Liability 25171992CCI



Transaction Type Renewal
Produced on 17/05/18
Renewal Date 19/05/18

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your Policy details

Renewal Date	19/05/18	Renewal Premium Due	£270.43
Policy Expires	18/05/19	Insurance Premium Tax	£32.45
		Fee	£0.00
		Total Amount Due	£302.88

Please note that your annual insurance premium may include an amount or amounts for additional services. Where the premium is being collected by instalments there may be a charge. Please read your documentation carefully to ensure you know how much you are paying in total.

Your Policyholder Details

Policyholder Name The National Association for Areas of Outstanding Natural Beauty
Policyholder Address National Association for AONBs Belmont House , Shrewsbury Business Park Shrewsbury Shropshire SY2 6LG
The Business Environmental Charity

Your Insurance Adviser's Details

Aviva Agency Number 28/0046820
Address BHIB Insurance Brokers
AGM House 3 Barton Close
Grove Park
Enderby
Leicester
LE19 1SJ

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The Schedule details for each Section are shown in the following pages.

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YOUR ENSPHERE BUSINESS INSURANCE

The Business Environmental Charity

Total number of Partners/Principals/Proprietors/Directors	1
Total number of Permanent Staff	4
Total number of Temporary Employees	0
Maximum number of Labour-only subcontractors working at any one time	0
Maximum number of Bona Fide subcontractors working at any one time	0

Asset Protection **Sum Insured**

Property Damage

Business Equipment - Computers, mobile electronic equipment and all other business equipment	£5,000
Contractors Tools (including employees) - Hand tools, portable power tools and equipment used in connection with the construction industry	Not Insured
Stock - Stock in trade belonging to You or held in trust or on commission by You for which You are responsible	Not Insured

Money and Assault Refer to Policy Wording

Revenue Protection **Not Insured**

Legal Liabilities **Limit of Liability**

Employers' Liability	£10,000,000
Public and Products Liability	£5,000,000
Commercial Legal Protection	£500,000

Employee Benefits

Personal Accident
Partners/Principals/Proprietors and Directors
Number of people insured in this group Not Insured

All employees excluding Partners/Principals/Proprietors and Directors
Number of people insured in this group Not Insured

Charity Trustees Management Liability

Rating Basis

Turnover £0

Limit of Indemnity

Directors & Officers Liability	£500,000
Employment Practices Liability	Not Insured
Corporate Legal Liability	£250,000
Territories	United Kingdom
Prior & Pending litigation date	19/05/16

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Should you need to make a claim under this Section, full contact details and our postal address are set out in your policy document. Our telephone contact number is 0207 157 2569 and our email is prclms@aviva.co.uk. Please quote Policy Number 25171992CCI

Excesses	Section Excess
Property Damage	
Business Equipment	£250
Stock	£250
Public and Products Liability	
Damage to Hired/Rented Premises	£250
Third Party Property Damage	£250
Charity Trustees Management Liability	
Section 1 Directors & Officers Liability	£0
Section 3 Corporate Legal Liability	£1000

Any other Excess/Excesses stated as applying in any Endorsements and/or Your Policy Wording.

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Conditions Precedent

Any Conditions Precedent stated in the Policy as applying

The following also apply:

Any Conditions Precedent are subject otherwise to the terms and exceptions of the Policy.

ENDORSEMENTS

Any Endorsements stated in the Policy as applying

The following also apply:

B1 - Business Description

Business Description

The Business Description should read as Environmental Charity.

E99-DD - DIC/DIL Agreement

In respect of any claim intimated to Us where the cover provided under this policy is not as broad as or does not provide as high a limit(s) as Your Previous Policy, We will at Your request indemnify You to the same extent as the cover which would have been provided under Your Previous Policy subject to the Limit of Liability stated within this Extension and subject otherwise to the Exceptions stated below.

This extension of cover will only apply

- (a) where Your intermediary supplies Us with a copy of the Previous Policy when first making a claim under this extension
- (b) for a period of 24 months following inception of this policy.

2) The maximum We will pay is £50,000 in respect of any one claim and in total for all claims made under this Extension.

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Exceptions

- (1) We will not indemnify You under this Extension in respect of
- (a) any cover or Section that is shown as "Not Insured" in The Schedule
 - (b) any premises or property which was not insured under the Previous Policy
 - (c) any differences in cover between the Previous Policy and this policy which exist because You have requested Us to change, delete or reduce cover or limits under this policy
 - (d) any cover We have agreed with You will not be carried through from the Previous Policy and which We advised You of prior to and/or at inception of this policy
 - (e) any differences in cover between this policy and the Previous Policy, which You are notified of by Us, at inception of this policy and which arise as a result of any change in legislation, tax, reinsurance, or insurance industry market practice which has a material effect upon this policy
 - (f) any cover in respect of motor vehicles, trailers or plant in circumstances where compulsory insurance or security is required by any road traffic legislation other than as described in this policy
- (2) There are certain exceptions and limits of cover contained in this policy which will always apply in the way described in this policy no matter what the equivalent exceptions and limits in the Previous Policy may have been. These are exceptions and limits which are described as relating to:
- (a) ionising radiations or contamination by radioactivity from any nuclear fuel waste or from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - (c) the use of any weapon or device dispersing radioactive material or ionising radiation or using atomic or nuclear fission and/or fusion or other like reaction
 - (d) loss, damage, destruction, failure of electronic data in connection with Virus or Similar Mechanism, Denial of Service Attack, unauthorised access to or use of Computer and Electronic Equipment
 - (e) Specified Disease such as may be listed in Your policy
 - (f) (i) exposure to
 - (ii) inhalation of
 - (iii) fears of the consequences of exposure to or inhalation of
 - (iv) the costs incurred by anyone to repair, remove, replace, recall, rectify, reinstate or manage (including those of any persons under any statutory duty to manage) any property arising out of the presence of Asbestos including any product containing Asbestos the presence of Asbestos including any product containing Asbestos
 - (g) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations, (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, mutiny or military uprising, martial law, nationalisation, confiscation, requisition, seizure, damage or destruction by or by order of any government or any local or public authority or any action taken in controlling, preventing or suppressing or in any way relating to any of these
 - (h) Terrorism

EF232 - Professional Indemnity - Not Covered

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Applicable to the Public and Products Liability Section

We will not provide cover in respect of errors, omissions or neglects in any

- (1) advice given by You or on Your behalf
- (2) plan, survey report, certificate or any similar document
- (3) design, formula, instruction, specification
- (4) computer program prepared by You or on Your behalf.

EF240 - Work Away (Manual) - Excluding

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the Public and Products Liability Section of this policy in respect of manual work, other than collection or delivery, carried out away from premises which You own, hire or rent.

EF358 - Excess - Third Party Property Damage

In respect of Damage to Property under the Public and Products Liability Section of this policy caused by

- You

or

- work carried out by You or on Your behalf

away from premises which You own, hire or rent, an Excess of £250 in respect of Compensation Costs and Expenses applies to each and every event unless the Damage is subject to a more specific Excess.

EF360 - Raffle Prizes and Donations

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We will indemnify You under the Property Damage Section of this policy in respect of Damage to raffle prizes and donated goods to be used for fund raising events situate anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. The maximum We will pay is

1. £1,500 in respect of any one loss.
2. £500 in respect of any one item.

EF361 - Money in Collection Tins

Item 2 of the Money and Assault Section of this policy is extended to include the following paragraph (d) in collection tins or boxes at third party premises anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands The maximum We will pay is

- £100 any one loss
- £500 in respect of all losses in any one Period of Insurance

EF362 - Money and Assault – fundraising events

The Limit Any One Loss as stated in Your Policy and/or Schedule will be increased by 100% for

1. the duration of a fundraising event
 2. two days before a fundraising event
 3. seven days after a fundraising event
- in respect of the following items 2(c) Money other than described in Item 1 at Your home or in the home of any Employee or principal. 3(b) Money other than described in Item 1 contained in a locked safe outside Business Hours Any other loss of money

EF363 - Fundraising Events

Definition Fundraising Events Activities and Exhibitions Only those events organised by You or an events organiser for the purposes of raising funds for The Business and subsequent beneficiaries. We will not indemnify You in respect of Fundraising Events, Activities and Exhibitions

- Where combined numbers of entrants and spectators on site exceed 1000 at any one time.
- Taking place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- Where the event duration exceeds 48 hours.
- Organised by a separate third party event organiser/company.
- Involving
- weapons

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- passenger carrying amusement devices
- animal rides of any kind
- ballooning or aerial activities including parachuting, paragliding or parasailing
- go-karting, quad biking or motor sports
- bungee jumping
- professional sports teams or persons
- individual Exhibitions valued at over £250,000
- racing or time trials other than on foot
- activity involving watercraft

unless agreed by Us in writing.

EF364 - Charity Commission Enquiries

- Definition Charity Commission The appropriate body established to register and regulate charities in the part of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands where You are established.
- The Definition of Date of Occurrence is extended to include: (6) Charity Commission investigations – the date You receive notification from the Charity Commission that they are to conduct an investigation.
- Contingency 4A - Full or Aspect Enquiries is amended to read as follows: 4A Full or Aspect Enquiries or Charity Commission Enquiries The Claims Administrator will negotiate on Your behalf and represent You in any appeal proceedings in respect of a Full Enquiry and/or Aspect Enquiry carried out by HM Revenue and Customs, and/or an investigation carried out by the Charity Commission into Your business accounts.

EF367 - Definition of Employee

The Policy Definition of Employee is restated as follows Employee Any person who is

- under a contract of service or apprenticeship with You
- borrowed by or hired to You
- a labour master or supplied by a labour master
- employed by labour only sub contractors
- self-employed
- under a work experience or training scheme
- regarded as being in Your employment under the terms of any contract or agreement
- a voluntary helper
- a governor
- a trustee while working under Your control in connection with The Business while working under Your control in connection with The Business
- an outworker or homeworker when engaged in work on Your behalf

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EX830 - Exclusion of Products Supplied

We will not indemnify You under the Public and Products Liability Section in respect of Products Supplied other than

- the sale or supply of food or drink
- the supply of office requisites
- the disposal of furniture and office equipment previously used in the course of The Business

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.

DATA PROTECTION - PRIVACY NOTICE

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include BHIB Insurance Brokers, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

Personal information we collect and how we use it

We will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

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If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation search rather than a credit application.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at www.aviva.co.uk/privacypolicy

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How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

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Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time

- Share information about you with other organisations and public bodies including the Police
- Undertake credit searches and additional fraud searches
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR. Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

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If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact BHIB Insurance Brokers. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.