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# Allied Westminster

(Insurance Services) Ltd

Allied House  
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LS23 6BN

## INSURANCE RENEWAL RECEIPT

Our Reference:	BS68757
Policy Number:	BS68757/432103

### Croft Village Hall Management Committee

C/O Croft Village Hall  
Mustard Lane  
Croft  
WARRINGTON  
WA3 7BQ

04 June 2024

Re:	Croft Village Hall
Insured:	Croft Village Hall Management Committee
Product:	VILLAGEGUARD (VILLAGE HALL INSURANCE) EIO RENEWAL

Dear Mr Gratton,

Thank you for renewing your insurance policy with Allied Westminster, and we hope to continue providing whatever insurance services you may require over the coming years.

We aim to deliver excellent service to our customers at all times, therefore it is important for us to know what we're doing well and where there is room for improvement. Please let us know if you are happy with the service we have provided and/or if there is any area you think we could improve. You can call, e-mail or write to us.

We confirm receipt of and thank you for your payment of £3,806.54, representing the full annual premium, direct to our bank account.

Please find enclosed your Certificate of Employers' Liability insurance.

Your Insurer reserves their right to review the terms and conditions at the first renewal following settlement of your ongoing claim.

We currently have Linda Bryce and Nicola Richardson noted as additional contacts on our systems. If any of these are no longer relevant contacts and / or if we should have a record of any additional people on our systems, please contact us with details.

In the unfortunate event of you having to make a claim, then our personnel will be pleased to provide assistance, simply telephone or write to us.

Please keep your documents in a safe location for future reference. Should you have any queries, or would like further information, please do not hesitate to contact us.

Yours sincerely,

Georgia Barnes  
Graduate Trainee

## Employers' Liability (Compulsory Insurance) Act 1969

### CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

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

Policy number BS68757/432103  
Name of policy holder Croft Village Hall Management Committee  
Date of commencement of insurance policy 07 June 2024  
Date of expiry of insurance policy 06 June 2025

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 **(b)**; and
- 2 (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



#### 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.

#### IMPORTANT NOTICE

Under the terms of the Employers' Liability (Compulsory Insurance) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.



## Your Duties as Policyholder

Your VillageGuard policy is a commercial insurance policy, and therefore it differs to normal household insurance in some important ways. These include:

1. You must comply with all legal and health and safety rules, requirements, and regulations at all times. Your hall is a building available for public use, so these requirements reflect that.
2. You must regularly inspect the property to ensure it remains safe for public use and take all necessary risk mitigation actions.
3. You must have insurable interest for the property insured on your policy, explained in detail below.
4. The duty of fair presentation of risk, which means you must inform your insurer of any material change to the risk, and if you do not do so, they may refuse to pay your claims in part or in full, or they may void your policy. If you are unsure as to whether a change is material, please contact us.
5. You must ensure your sums insured remain accurate.

In order to ensure you are complying with your duty as policyholder, please ensure you follow the steps below. We have compiled this list to help to ensure you are aware of your insurer's expectations and requirements. Please keep in mind that this list is non-exhaustive, and the requirements for your hall may include additional factors.

### Insurable Interest

Insurers always check if insurable interest exists at the time of a claim (especially large claim). Insurable interest is required in order for any insurance policy to respond at the time of a claim and if you are unsure whether you have insurable interest in anything included on your policy, you must seek legal advice to clarify this.

- If you are insuring any property, your organisation must either be the legal owner of the property, or there must be a written agreement with owners in place which makes your organisation legally responsible for insuring it and interest of the owner needs to be noted on your policy. This is especially important in case of buildings insurance. Please note that when it comes to property insurance informal arrangements do not create insurable interest.
- If you are not the legal owner of the hall, please confirm who the legal owner are and if you are responsible for insuring the property under written agreement, and we will note their interest on your policy
- If you are tenants not responsible for insuring the property, there must be a written agreement in place which confirms that your organisation is not legally responsible for insuring it and you must have a written copy of this. You should hold details of the owners property insurance at all times. You might be responsible for insuring your fixtures and fittings only.
- If there is any doubt as to whether you have insurable interest, or if you have a complex legal arrangement, please seek legal advice.
- Please ensure that you have provided us with the correct legal name. Your legal name should match on all records, including your charity constitution, your charity register, your bank account, and other legal documents, and if there is interested party their name needs to be noted correctly.
- If there is a change of name (including formation of new CIO/SCIO), or any change in legal ownership, please inform us as soon as any change happens.

### Underinsurance

For insurance purposes, the buildings sum insured should represent the amount it would cost to fully rebuild the hall to the same specifications, and the contents sum insured should represent what it would cost to replace all of your contents on a like-for-like basis with new items. If an identical item is no longer available, the item with the most similar specifications is used. If at the time of a claim you are found to be underinsured, the insurer can reduce the claim payment in line with the percentage of underinsurance, which would leave Trustees personally liable to pay for the shortfall, which can potentially reach thousands or hundreds of thousands of pounds.

- You must insure all property for which you are responsible, including buildings and contents
- You should carry out a rebuild cost assessment and a contents inventory on a regular basis to ensure the sums insured are sufficient. You should regularly take measures to ensure your sums insured are accurate, particularly in times of high inflation, as the responsibility to ensure the sums insured are correct remains with



you. Your sums insured are index linked each year, however this does not guarantee that the sums insured remain correct and should not be relied upon

- There may be additional requirements set by the Charity Commission or if your property is listed, if you have any doubt please clarify this with the relevant organisation
- Your policy does not include any property belonging to third parties unless this is noted on the schedule
- Your policy does not include any material damage or liability cover for marquees or gazebos unless they are noted on the schedule

### Comply with Terms

If you do not comply with the terms of your insurance policy, the insurer can refuse to pay your claim in full or at all.

- You must comply with all legal and health and safety rules, requirements, and guidelines at all times. It is your duty to determine what these requirements are and how to comply with them, the Health and Safety Executive may provide assistance on this
- Your fixed electrical installation must be inspected once every five years (or more often, if your electrician requires it), and all necessary remedial work must be carried out within the timescales they prescribe. This is a legal requirement, BS7671. Please forward your electrical installation condition report to us once you have received it from the electrician
- Read your policy fully and ensure you understand all policy terms, conditions, and exclusions. You must comply with all policy conditions or your insurer may not pay your claim in full or at all. Do not hesitate to contact us if you have any queries about your policy
- If you receive a claim notification from a solicitor, you must pass this to your insurer immediately and only respond to any request to provide insurance details (this must be done as a priority), do not try to deal with the claim yourself. Never admit liability to any third party

### Risk Mitigation

You must ensure your premises is safe for use, which includes following the steps below and any other relevant risk mitigation actions:

- Ensure the property is maintained in a good state of repair. This includes all interior and exterior areas for which you are responsible, and additionally any areas which you arrange for the public to use. If you are not responsible for insuring the building, you are still responsible for ensuring that all requirements in this guide are complied with, as you are arranging for people to use the hall and must ensure it is safe for them to use.
- Take all reasonable measures to mitigate any potential loss at the hall
- Carry out thorough risk assessments covering every aspect of the hall, all of your activities, and all activities carried out by hirers, and keep a written record of these, updating them as necessary
- Have a hire agreement with all hirers, and keep a written record of these
- Have the property tested for asbestos. If asbestos is present, all hall users and contractors should be made aware of the asbestos. Every measure must be taken to ensure the asbestos is safely contained. If the asbestos is to be removed, you must use a company authorised to carry out this task
- Ensure you have sufficient lighting outside your property to prevent accidents

### Fair Presentation of Risk

You must inform your insurer of material changes to the risk, including but not limited to the points below:

- Any claim or potential claim, immediately
- Any accidents or incidents at the hall, whether or not it seems like a claim will be paid, as soon as possible
- Any building or demolition work, before the works begin
- Any unoccupancy which lasts longer than 30 consecutive days
- Significant events, or events which include excluded activities
- You do not need to inform us of anything which you have already told us, unless there is a change

If we can provide any further help or assistance, please don't hesitate to contact our office by email, phone, or letter.

## Our Consumer Duty Principles:

The Financial Conduct Authority (FCA) designed **Consumer Duty** to replace the previous **Treating Customers Fairly** (TCF) initiative as of 31<sup>st</sup> July 2023 with the intention of raising standards of consumer protection.

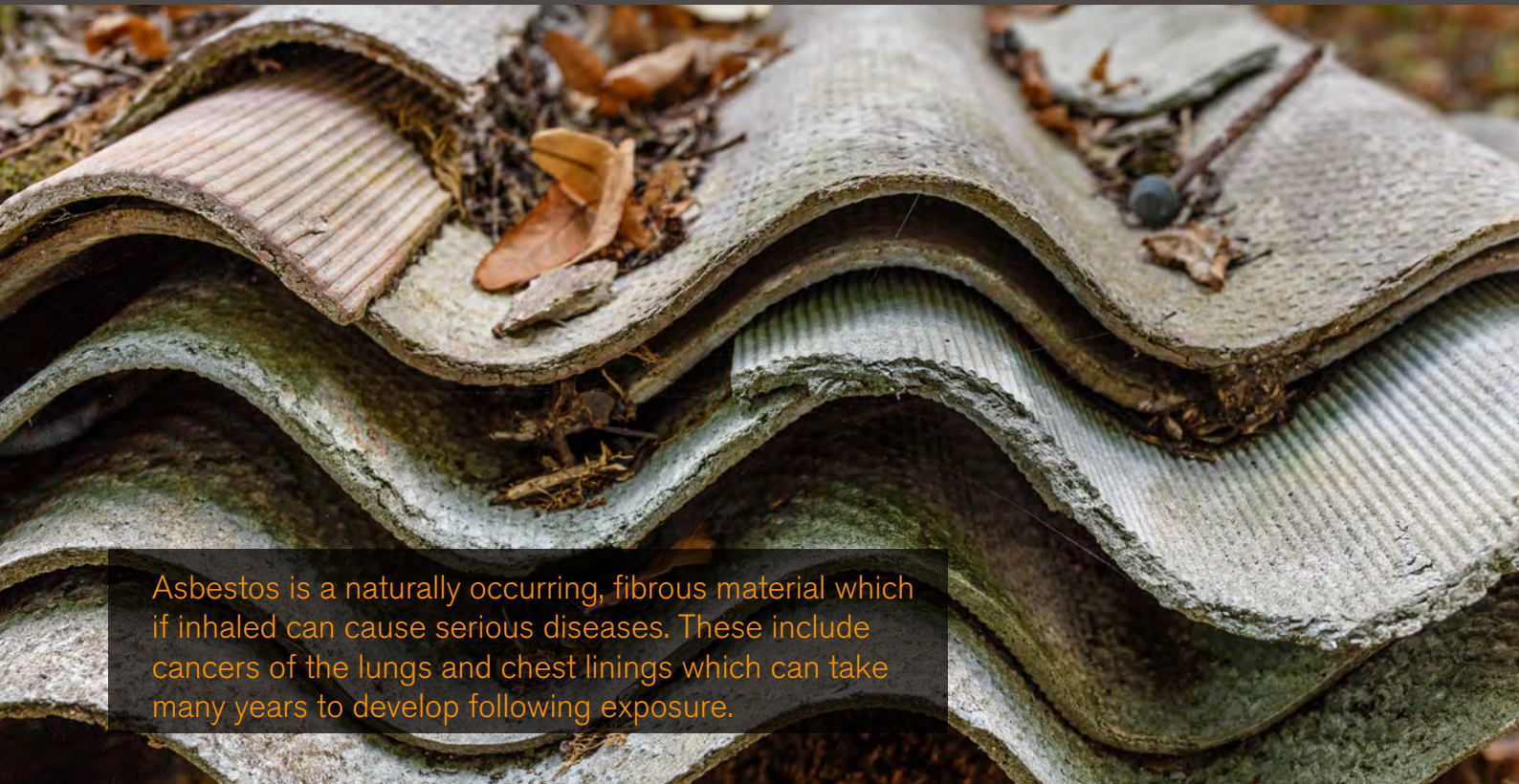
1. **Integrity Principle:** We will conduct our business with integrity.
2. **Skill, Care, and Diligence Principle:** We will conduct our business with due skill, care, and diligence.
3. **Management and Control Principle:** We will take reasonable care to organise and control our affairs responsibly and effectively, with adequate risk management systems.
4. **Financial Prudence Principle:** We will maintain adequate financial resources to ensure our ability to meet our liabilities and obligations.
5. **Market Conduct Principle:** We will observe proper standards of market conduct.
6. **Customers' Interests Principle:** We will pay due regard to the interests of our customers and treat them fairly.
7. **Communications Principle:** We will communicate information to customers in a way that is clear, fair, and not misleading. This includes ensuring that clients understand the products and services being offered, any associated risks, and the costs involved.
8. **Conflicts of Interest Principle:** We will manage conflicts of interest fairly, both with Allied Westminster and our customers and between different customers.
9. **Customers' Assets Principle:** We will arrange adequate protection for customers' premium payments when we are responsible for them.
10. **Relations with Regulators Principle:** We will deal with our regulators in an open and cooperative way and must disclose to FCA anything relating to Allied Westminster of which the FCA would reasonably expect notice.
11. **Consumer Principle:** We will act in the best interests of retail clients and provide products and services that meet their needs.
12. **Good Outcomes Principle:** We will act to deliver good outcomes for customers by providing customers with products and services that meet their needs and offer fair value. Customers should receive communications they can understand. They should also get the customer support they need when they need it.

## Your Feedback:

Your feedback is important to us. We want to know whether your experience of us lives up to your expectations.

If you have any feedback, good or bad, let us know because your views are vital to helping us improve our services to you in the future.

# Asbestos



Asbestos is a naturally occurring, fibrous material which if inhaled can cause serious diseases. These include cancers of the lungs and chest linings which can take many years to develop following exposure.

There are three main types of asbestos that can still be found in buildings today. These are 'blue asbestos' (crocidolite), 'brown asbestos' (amosite) and 'white asbestos' (chrysotile). All are dangerous carcinogens.

The use of asbestos in construction or refurbishment was banned in 2000. However, prior to this asbestos was widely used, so can potentially be found in any premises, particularly if they were built, refurbished, altered or extended during the twentieth century. Even with new buildings caution is still required where these have been built on existing basements or linked to adjoining structures.

Asbestos can be typically found in heating systems, flooring or ceiling tiles, roofing materials and so on. More often than not, it may have been painted over or mixed with another material.

Where asbestos is present, exposure can generally result when it is disturbed, damaged or is just in a poor condition. Therefore, those people who are most at risk are those carrying out maintenance and repair jobs. This could be builders, roofers, electricians, painters, decorators, joiners, plumbers, gas fitters, plasterers, heating engineers or surveyors. Those installing telephone, alarm or IT equipment can also be at risk, as well as those carrying out general maintenance or other work on the fabric of the premises.

It is also important to note that where asbestos is disturbed or in a poor condition, those using the building may also be at risk of exposure.

## Legal requirements

Those responsible for the maintenance or repair of non-domestic premises have a statutory duty to manage the risk from any asbestos that might be present. This duty is set out in the Control of Asbestos Regulations. You must comply with these if you:

- own a building
- are responsible for it through a contract or tenancy agreement
- have control of a building but have no formal contract or agreement in place
- are the owner and have taken responsibility in a multi-occupancy building for maintenance and repairs for the whole building.

To meet the duty, you must take reasonable steps to:

- find out if asbestos is present and assess the risk of anyone being exposed to fibres, making and keeping suitable records
- prepare a plan that sets out in detail how the risks from these materials will be managed, taking the necessary steps to put the plan into action and reviewing it periodically
- provide information on the location and condition of the materials to anyone who is liable to work on or disturb them.



Where employers intend to carry out work on or around asbestos containing materials (usually referred to as ACMs), they need to meet more extensive requirements. This will need special consideration and more information on what is required is available at [www.hse.gov.uk/asbestos/index.htm](http://www.hse.gov.uk/asbestos/index.htm).

In addition to this, you may also have responsibilities where construction work is carried out on your premises. This would be as a 'client' under the Construction (Design and Management) Regulations.

## Hazards to look out for

- Loose asbestos used as loft insulation
- Sprayed asbestos for fire protection in ducts and to structural steel work, fire breaks in ceiling voids etc.
- Lagging as thermal insulation for pipes and boilers
- Asbestos insulating boards (AIB) used for fire protection, as thermal insulation or as wall partitions and in ducts, soffits, ceiling and wall panels
- Asbestos cement products (including flat or corrugated sheets) used as roofing and wall cladding, gutters, rainwater pipes, water tanks etc.
- Certain textured coatings such as decorative plasters and paints
- Bitumen or vinyl materials used as roofing felt, floor and ceiling tiles etc.\*

\*Note: this list is not exhaustive

## Precautions you can take

Typical precautions include:

- Removing ACMs, particularly where they are in poor condition or likely to be disturbed
- Repairing or encapsulating damaged ACMs if they are to be left in situ
- Monitoring the condition of the material at regular intervals
- Providing relevant information to anyone (e.g. builder, painter etc.) who may work on or disturb ACMs (e.g. their location, the precautions taken etc.)
- Labelling ACMs where practical.\*

\*Note: this list is not exhaustive

ACTION	GUIDANCE
<p>1. Identify what asbestos containing materials (ACMs) are present at your premises, their location and condition</p> <p>Retain a written record of this.</p>	<p>You must do this by:</p> <ul style="list-style-type: none"><li>■ identifying any information or documents you may already have about asbestos in your premises</li><li>■ checking any building plans or other relevant information (such as builders' invoices) which may tell you if asbestos is present</li><li>■ consulting others (such as, architects, surveyors etc.) who may be able to provide you with this information</li><li>■ seeing if any previous assessments or surveys have been completed in the past</li><li>■ carrying out a thorough inspection of your premises both inside and out to identify any ACMs (or those suspected of being ACMs). Depending on your circumstances, you may need specialist assistance to do this.</li></ul> <p>Any information obtained or provided should be checked for accuracy.</p> <p>You should always presume any material contains asbestos unless there is strong evidence to suggest it does not. Some materials obviously do not contain asbestos such as glass, solid wooden doors, floorboards, bricks and stone.</p> <p>The thorough inspection of your premises will usually take the form of a survey. This should locate and record details of any known or presumed ACMs for you, assessing its condition.</p> <p>There are two types of survey available. For normal, day-to-day occupation and maintenance of your premises, a <b>management survey</b> will be appropriate. A <b>refurbishment and demolition survey</b> will be required where this work is planned.</p> <p>It will need to be completed by someone who is competent. You should ask the person or organisation:</p> <ul style="list-style-type: none"><li>■ if they are accredited or certificated for asbestos survey work</li><li>■ for evidence of their training and experience in such work</li><li>■ for evidence that they have suitable liability insurance.</li></ul> <p>Our customers can access this assistance through our Preferred Supplier Facility. More information is available at: <a href="http://www.ecclesiastical.com/fororganisations/riskmanagement/preferred-suppliers/index.aspx">www.ecclesiastical.com/fororganisations/riskmanagement/preferred-suppliers/index.aspx</a></p> <p>If the building's age or the information you obtain provides strong evidence that no ACMs are present, then you do not need to do anything further other than record why this evidence indicates there is no asbestos present.</p>



ACTION	GUIDANCE
<p>2. Assess the risk from any ACMs that might be present.</p> <p>Retain a written record of this.</p>	<p>Those completing the survey can do this for you. An assessment will consider:</p> <ul style="list-style-type: none"> <li>■ the information gathered about the location, amount and condition of any ACMs present</li> <li>■ the likelihood of it being disturbed by activities or movements of people</li> <li>■ the number of people who use areas where ACMs are present</li> <li>■ any maintenance, repair or refurbishment work or other activity likely to be carried out where ACMs are present.</li> </ul> <p>It will also identify how any ACMs or work which may disturb them is to be managed. It will highlight ACMs that:</p> <ul style="list-style-type: none"> <li>■ are in good condition and can be left in place and managed</li> <li>■ are in vulnerable locations and need to be protected or removed</li> <li>■ are in poor condition and need repair or removal</li> <li>■ will need to be removed where maintenance, refurbishment work or demolition is planned.</li> </ul> <p>The assessment must be recorded (in written or electronic form) and dated. It will need to contain specific information (e.g. an accurate drawing of the premises showing where ACMs are present and in what extent/form).</p> <p>This formal record is frequently referred to as an asbestos register. All the information gathered from the assessment should be used to form the management plan.</p>
<p>3. Ensure that a written plan to manage the risk from any ACMs is prepared.</p> <p>Implement the requirements of the plan to make sure that any ACMs are kept in good condition and are removed, repaired or protected where necessary.</p> <p>Provide information on the location and condition of the material to anyone who is liable to disturb it or is otherwise potentially at risk (e.g. emergency services).</p>	<p>Again, those completing the survey should be able to develop this for you. Either in an electronic or paper form, the written plan must set out how the risk from any ACMs will be managed. Details should include:</p> <ul style="list-style-type: none"> <li>■ the identity of the person(s) responsible for managing the asbestos risk</li> <li>■ a copy of the asbestos record or register (including how to access it if it is kept electronically)</li> <li>■ instructions that any work on the fabric of the building cannot start without the relevant parts of the record/register being checked and how this is to be achieved</li> <li>■ plans for any repair, protection or removal of ACMs where this is necessary</li> <li>■ the schedule for monitoring the condition of any ACMs (at least every 6 to 12 months)</li> <li>■ how to communicate the content of the management plan</li> <li>■ contingency arrangements if the main contact person for asbestos risk management is not available.</li> </ul> <p>You will need to take steps to ensure that the plan is implemented, making periodic checks as specified. If you are unsure how to do this, you will need to seek advice from someone who is competent.</p>

ACTION	GUIDANCE
	<p>Any work on or removal of ACMs should be left to the specialists. In many cases, they may need to be licensed and you will need to check that they are competent to do this work for you. More information is available at: <a href="http://www.hse.gov.uk/asbestos/detail.htm">www.hse.gov.uk/asbestos/detail.htm</a>.</p> <p>You should only let work start once you are satisfied that information in the asbestos record/register is known and understood by those who are doing the work, with this being easily accessible for anyone who needs to inspect it.</p>
<p>4. Ensure that employees and volunteers know what arrangements are in place and what to do if they come across or disturb asbestos</p>	<p>The level of information and training required will vary depending on the presence of ACMs.</p> <p>If they are in your premises, you may need to share some of the detail in your management plan (e.g. the location of these). You will also need to advise what to do where employees and volunteers suspect that they have disturbed it (e.g. to stop what they doing immediately, reporting what has happened etc.).</p> <p>You should keep records of any information or training you provide. These should contain detail relating to the persons who were trained (including their signatures to say that they have received and understood the training); when they were trained and by whom; an overview of the training that was provided etc.</p>
<p>5. Keep records of what you have done, making sure that they are kept up to date.</p> <p>Review these if you suspect that they are no longer valid or there has been a significant change.</p>	<p>Depending upon your circumstances, you will need to keep records of:</p> <ul style="list-style-type: none"> <li>■ why any evidence indicates there is no asbestos present in your building</li> <li>■ any surveys, assessments and management plans that have been prepared where ACMs are present.</li> </ul> <p>As a minimum, the management plan (including records and drawings) should be reviewed every 12 months. It should also be reviewed and updated if circumstances change (e.g. where ACMs are removed or repaired etc.).</p> <p>The asbestos register (including drawings) should be kept available at your premises.</p> <p>In the event of a claim, paperwork will be important. So, where you are managing ACMs, you should retain the records mentioned.</p>
<p>6. Provide relevant information to those that need it where you are planning construction work.</p> <p>'Construction work' includes the alteration, renovation, repair, upkeep, redecoration or other maintenance of a structure of a premises.</p>	<p>You will have specific responsibilities here – as a 'client'. This is under the requirements of the Construction (Design and Management) Regulations (commonly known as CDM). A 'client' is someone for whom construction work is carried out. This would include any planning, design, management or other work associated with it until that work is complete.</p>

ACTION	GUIDANCE
	<p>CDM is intended to protect the health and safety of those carrying out the work and others who may be affected by it (e.g. members of the public).</p> <p>As far as asbestos is concerned, you will have to provide project-specific information about the presence of asbestos to designers and contractors who are bidding for the work (or who you intend to engage). You may need to have a <b>refurbishment and demolition survey</b> completed for this purpose.</p>
<p>7. Document your arrangements and responsibilities for managing asbestos.</p> <p>Review these where necessary, particularly if you suspect that they are no longer valid</p>	<p>If you need to prepare a health and safety policy, you could record your arrangements as part of it.</p>

### Want to know more?

Other useful health and safety information is available at [www.ecclesiastical.com/healthandsafety](http://www.ecclesiastical.com/healthandsafety)

Further guidance and resources are also available at: [www.hse.gov.uk/asbestos/index.htm](http://www.hse.gov.uk/asbestos/index.htm)

Note: if you are in Ireland, Northern Ireland, Jersey, Guernsey or the Isle of Man, then regional variations might apply. In this instance, you should check the guidance provided by the Enforcing Agency for your region. This will be freely available on their website.

### Need to contact us?

For further advice Ecclesiastical customers can call our risk advice line on **0345 600 7531** (Monday to Friday 9am - 5pm, excluding bank holidays) or email us at [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com) and one of our experts will call you back within 24 hours.

This guidance is provided for information purposes and is general and educational in nature and does not constitute legal advice. You are free to choose whether or not to use it and it should not be considered a substitute for seeking professional help in specific circumstances. Accordingly, Ecclesiastical Insurance Office plc and its subsidiaries shall not be liable for any losses, damages, charges or expenses, whether direct, indirect, or consequential and howsoever arising, that you suffer or incur as a result of or in connection with your use or reliance on the information provided in this guidance except for those which cannot be excluded by law. Where this guidance contains links to other sites and resources provided by third parties, these links are provided for your information only. Ecclesiastical is not responsible for the contents of those sites or resources. You acknowledge that over time the information provided in this guidance may become out of date and may not constitute best market practice.

