Charity Combined Policy Schedule

Policy Number - 015406/02/26

Renewal Schedule Number 1

Issue date of Schedule - 10/02/2026

This policy is issued by Q Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured:	Queens Park Tennis Club CIC
Trading as (if applicable):	Not Applicable
Agent Name:	James Hallam Ltd (Surrey)
Agent Address:	Suite 2B, Ashford House, 41-45 Church Road, Ashford, Surrey TW15 2TQ
Principal Risk Address:	The Pavillion, Queens Park, East Drive, Brighton, East Sussex BN2 0BQ
The Premises:	The Principal Risk Address as above and/or as stated in the Schedule of Locations.
The Business:	Carrying on *Business* and/or *Business Activities* as defined within the Policy Management of the Queens Park Tennis Club property. Club is available for hire by local groups and organisations with their own insurance and for private hire by individuals for events.

Effective Date of Quote:	01 February 2026
Period of Insurance:	From 01 February 2026 to 31 January 2027 (both days inclusive)

Terms and Conditions:	In accordance with the details set out in this *Schedule*

This Policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Limited	100719892BDN
Part B - Legal Expenses	Aviva Insurance Limited (administered by DAS Legal Expenses Insurance Company Limited)	100719892BDN
Part C - All Sections (other than Section 18 Professional Indemnity)	Not Applicable	
Section 18 Professional Indemnity	Not Applicable	
Part D - All Sections	Not Applicable	
Part E - Travel	Not Applicable	

Long-Term Undertaking: Not Applicable

First Premium in respect of this Renewal Schedule Number 1:		
	Total Premium:	£ 648.91
	Insurance Premium Tax(12%)	£ 77.87
	Policy Fee:	£ 40.00
	Total Amount Due:	£ 766.78

Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.
The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert Insurers to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
   a. matter of fact is substantially correct; and
   b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	***Insured***
Section 2 - Business Interruption All Risks	***Insured***
Section 3 - Specified Business Equipment All Risks	***Not Insured***
Section 4 - Terrorism	***Not Insured***
Section 5 - Equipment Breakdown	***Insured***
Section 6 - Money and Personal Accident Assault	***Not Insured***
Section 7 - Group Personal Accident	***Not Insured***
Section 8 - Goods in Transit	***Not Insured***
Section 9 - Employers' Liability	***Insured***
Section 10 - Public Liability	***Insured***
Section 11 - Products Liability	***Not Insured***
Section 12 - Loss of Licence / Registration	***Not Insured***
Section 13 - Motor NCD and Excess Protection	***Not Insured***

Part B - Legal Expenses

Section 14 - Legal Expenses	***Insured***

Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	***Not Insured***
Section 16 - Employment Practice Liability	***Not Insured***
Section 17 - Fidelity Guarantee / Crime	***Not Insured***
Section 18 - Professional Indemnity	***Not Insured***

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	***Not Insured***
Section 19B - Property Damage Loss Recovery	***Not Insured***

Part E - Business Travel

Section 20 - Business Travel	***Not Insured***

Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured, Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the Endorsements, and Special Endorsements, Special Conditions and other important information, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy Sums Insured. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 1 - Property Damage All Risks

The Property Insured

Item	Description	Sums Insured
A	Buildings	Not Insured
	Tenants Improvements	Not Insured
B	Contents	£ 19,540
	Computer Equipment	Not Insured
C	Stock in Trade	£ 1,302
D	Rent Payable	Not Insured
E	Location Specific Sum Insured - Playing Surfaces, Fencing & Lighting	£ 160,964

Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	Applicable
Special Extension 4 - Waiver of Average	Included

Section 1 - Excess Applicable (Each and every loss)

Buildings	£ 250
Standard Section Excess	£ 250
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

Clauses 1 to 7 include:

7 - Floating Sums Insured - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

Extensions 1 to 53 include	Up to
4 - Breakage of Glass and Sanitary Fittings	£ 10,000
5 - Capital Additions	£ 1,000,000
6 - Changing Locks	£ 5,000
9 - Deterioration of Stock	£ 5,000
13 - Fly Tipping	£ 15,000
20 - Property at Business Events	£ 10,000

22 - Removal of harmful insect nests	£ 2,500
30 - Trace and Access	£ 25,000
36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	£ 5,000
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

Section 2 - Business Interruption All Risks

The Items Insured

Item	Description	Sums Insured	Indemnity Period
A	Gross Profit	Not Insured	
B	Revenue	Not Insured	
C	Additional Expenditure	£ 25,000	12 months
D	Outstanding Debit Balances	Not Insured	
E	Loss of Rent Receivable	£ 5,000	12 months

Section 2 Special Extension Applicable

Cancellation, Postponement, Abandonment and Relocation Costs	Not Included

Unless amended above, or endorsed to the contrary, Extensions 1 to 17 apply in respect of Items A, B, C and E.
Please refer to your policy wording for full details

Extensions 1 to 17 include

1 - Denial of Access	£ 25,000
2 - Disease, Infestation, Defective Sanitation	£ 25,000
4 - Public Utilities	£ 25,000
12 - Action of Authorities	£ 10,000
14 - Key Person	£ 10,000
15 - Loss of Attraction	£ 10,000
16 - Lottery Winners	£ 50,000

Section 2 - Excess Applicable

Each and every loss	Nil

Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Applicable

Section 5 - Excess Applicable

Each and every loss	£ 250

Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one *Event*	£ 10,000,000
But in respect of *Injury* arising from *Terrorism*	£ 5,000,000

Section 9 - Excess Applicable

Each and every loss	Nil

Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one *Event*	£ 10,000,000
In respect of *Injury* arising from *Terrorism*	£ 5,000,000
Care & Treatment	
In the aggregate for the *Period of Insurance*	Not Insured
Hirers' liability - Any one *Event*	£ 1,000,000

Section 10 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250

Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include	Limit of Indemnity
1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

Sections 10 and 11 Extensions include	Limit of Indemnity
3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity	Limit of Indemnity
1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

PART B - LEGAL EXPENSES

Section 14 - Legal Expenses (administered by DAS Legal Expenses Insurance Company Limited)

Description	Limit of Indemnity
Legal Protection - per claim unless specified:	£ 50,000
Insuring Clauses:	
Employment Disputes	Included
Employment Compensation Awards	Included*
Legal Defence	Included
Statutory Licence Appeal	Included
Contract Disputes	Included
Property Protection	Included
Personal Injury	Included
Tax Protection	Included

*The maximum amount payable in respect of Employment Compensation Awards during any Period of Insurance is £1,000,000

Section 14 - Excess Applicable

As stated in the Policy wording

Please read the Policy carefully, in particular the Section 14 Insuring Clauses and Section 14 Conditions. Applicable legal costs may only paid if the Legal and Tax Helpline services are contacted at the earliest stage possible , their full advice is followed and that there are deemed to be Reasonable Prospects of successfully defending a claim

Legal and Tax Helpline 0345 300 1899
Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

Number of Premises: 1

Premises 1: The Pavillion, Queens Park
East Drive
Brighton
East Sussex
BN2 0BQ

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence	Not Applicable

Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks	Not Applicable
Business Interruption	Not Applicable

Security at this Location

Intruder Alarm Type	Not Specified
Subject to Survey	No

Endorsements specific to this Location

None

Other Premises Insured: None

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

Reference

CCPDPSA

<u>Damage to Artificial Playing Surfaces Endorsement</u>
Applicable to Section 1 Property Damage All Risks
The *Property Insured* under Section 1 Property Damage All Risks shall include repair or replacement following *Damage* to artificial playing surfaces. The *Insurers* will indemnify the *Insured* up to the amount stated in the *Schedule* in any one *Event* including any irrigation or heating equipment or systems that have been installed except that the *Insurer* will not be liable for *Damage*:

1 caused by or consisting of:
- **a** the application of chemicals;
- **b** the failure to apply chemicals;
- **c** storm, flood or other effects of weather;
- **d** wear, tear and the course of play;
- **e** maintenance work at the *Premises*;
- **f** animals or insects;

2 the first £500 of each and every claim.

Subject otherwise to the terms, conditions and exclusions of the Policy

CCPOHL001

<u>Property Owner and Hirers Liability Endorsement</u>
Applicable to Section 10 Public Liability
Cover is limited to liability arising out the *Insured's* activities as property owners, and of hirers as granted under Section 10 Public Liability Extensions - 12 Hirers Liability Extension
Subject otherwise to the terms, conditions and exclusions of the Policy.

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered , nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

Noting of Interest Endorsement
Applicable to Section 1 Property Damage All Risks
It is noted that Brighton & Hove City Council has an interest in the Policy as property owners of the Playing Surfaces, Fencing & Lighting situated at Location 1: The Pavillion, Queens Park, East Drive, Brighton, East Sussex BN2 0BQ.
Subject otherwise to the terms, conditions and exclusions of the Policy.

Sports Equipment and Inspection Endorsement

Applicable to Section 10 Public Liability

The *Insured* shall ensure that all outside pitches and courts (including grass and all weather) are inspected weekly to ensure they are in safe condition and a log kept of such inspections.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:
And as may otherwise be endorsed herein

30/12/2024 - Legal Expenses (Nuisance) £1,541.00 paid. £3534.00 outstanding.

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:
£ 25,000

Additional Underwriting Information
None

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Volunteers	1.50	£ 0	Yes
Membership Secretary	0.25	£ 2,640	No
Bar Staff	0.25	£ 6,000	No
Ground Workers	0.25	£ 5,000	No

Employers Reference Number To be Advised

Certificate of Employers' Liability Insurance (a)

(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)

Policy Number:	015406/02/26
Name of Policyholder:	Queens Park Tennis Club CIC
Date of Commencement of Insurance:	01 February 2026
Date of Expiry of Insurance:	31 January 2027

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)

2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of: **Aviva Insurance Limited** (Authorised Insurer)

Authorised Signatory
Jason Storah
CEO, UK & Ireland General Insurance

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

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority and our firm's reference number is 202153

Certificate of Public Liability Insurance

Policy Number: 015406/02/26

Name of policy holder: Queens Park Tennis Club CIC

Date of Commencement of Insurance: 01 February 2026

Date of Expiry of Insurance: 31 January 2027

Business: Charity or Social Enterprise, and as per Policy. Property Owners.

Indemnity Limit

Public Liability GBP 10,000,000 in respect of any one Event

Products Liability GBP Not Insured in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 10 February 2026