
ROYAL HORTICULTURAL SOCIETY & AFFILIATED SOCIETIES INSURANCE

Policy Number:	LOABP44S003		
Broker:	Aon (Bristol)		
Insured:	The Affiliated Society of The Royal Horticultural Society as shown in the Evidence of Cover		
Address:	The Royal Horticultural Society 80 Vincent Square London SW1P 2PE		
The Business:	Horticultural and social activities organised by the Affiliated Society shown in the Evidence of Cover within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands		
Renewal Date:	1 st February 2022		
Period Of Insurance:	a)	From	1 st February 2021
		To	31 st January 2022
			both days inclusive
	b)	Any subsequent period for which the Insured shall pay and the Company shall agree to accept the Renewal Premium	
Operative Sections:			
Section 1 Material Damage	Insured		
Section 2 Business Interruption	Not Insured		
Section 3 Terrorism	Not Insured		
Section 4 Money Insurance	Insured		
Section 5 Computer Equipment	Not Insured		
Section 6 Goods In Transit	Not Insured		
Annual Premium:	As shown in the Evidence of Cover		

THE SCHEDULE

The Premises

All Premises owned occupied or utilised by the Insured for which they are responsible or for which they wish to assume responsibility within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands

SECTION 1 - MATERIAL DAMAGE

Property Insured	Sheds, cups, trophies, shields, audio visual and computer equipment, show equipment, promotional materials, furniture, catering equipment, lawn mowers, garden equipment, stock for sale and the like owned by the Insured or held in trust for which the Insured are responsible
Limit of Indemnity	As shown in the Evidence of Cover
Excess	The Company shall not be liable for the first GBP 50 of each and every occurrence. Reference to Deductible within the Policy is deleted and replaced by Excess, which shall have the same meaning and apply to the same extent as Deductible

Inner Limits of Indemnity

Item No	Description	Limit of Indemnity
1	Personal effects	GBP 500 any one person
3	Capital Additions	10% of the Property Insured
4	Changing Locks and Keys	GBP 2,500 any one occurrence
5	Clearing of Drains	GBP 2,500 any one occurrence
6	Fire Extinguishing Expenses	GBP 2,500 any one occurrence
7	Glass	GBP 5,000 any one occurrence
8	Metered water	GBP 2,500 any one occurrence
9	Re-Erection Costs	GBP 2,500 any one occurrence
10	Trace and Access	GBP 2,500 any one occurrence

SECTION 4 – MONEY INSURANCE

Item No	Description	Limit of Indemnity
A	Any single loss of Money (other than crossed cheques crossed warrants crossed giro drafts crossed postal and money orders crossed bankers drafts crossed National Giro bank cash cheques stamped National Insurance cards stamped National insurance saving cards saving certificates premium bonds savings bonds credit card sales vouchers VAT purchase invoice consumer redemption vouchers company sales vouchers and unexpired units in franking machines) as stated below	
1)	In transit	
a)	in the custody of any principal authorised employee of the Insured, or;	GBP 500
b)	by specialist Security carrier	GBP 500
2)	In the Premises out of business hours secured in a locked safe(s) or strongroom(s)	GBP 500
3)	In the Premises out of business hours not secured in a locked safe(s) or strongroom(s)	GBP 500
4)	Whilst in the residence of any principal or authorised Employee of the Insured	GBP 500
5)	Deposited in a bank night safe	GBP 500
6)	The fraudulent use of cheque cash credit or account cards	GBP 500 per card
B	Any single loss of Money consisting of crossed cheques crossed warrants crossed giro drafts crossed postal and money orders crossed bankers drafts crossed National Girobank cash cheques stamped National Insurance cards stamped National insurance saving cards saving certificates premium bonds savings bonds credit card sales vouchers VAT purchase invoice consumer redemption vouchers company sales vouchers and unexpired units in franking machines	GBP 500

Extensions Personal Accident Assault is excluded

Excess The Company shall not be liable for the first GBP 50 of each and every occurrence. Reference to Deductible within the Policy is deleted and replaced by Excess, which shall have the same meaning and apply to the same extent as Deductible.

ENDORSEMENTS TO THE POLICY

ENDORSEMENTS APPLICABLE TO ALL SECTIONS

EXCLUSION OF PRIOR DAMAGE

The Company shall not be liable for Damage caused prior to the Inception date of this Policy and acceptance by the Royal Horticultural Society upon receipt of payment whether or not such Damage only manifests itself thereafter

DELETION OF AVERAGE CONDITION (UNDERINSURANCE)

Under Conditions Applicable to all Sections, Condition 7. Average is deleted

DELETION OF CONDITIONS

Under Conditions Applicable to all Sections, the following Conditions are deleted:

4, 18, 19, 37

DIFFERENCE IN CONDITIONS

In the event of a claim under this Policy where the cover or limits provided is not as broad or extensive as the cover or limits provided under the Insured's expiring policy listed below the Company shall at the Insured's request provide indemnity to the same extent as would have been provided under such previous policy.

Further, the terms, conditions, exclusions, and limitations of the previous policy wording shall at the Insured's request be substituted for and take precedence over any terms, conditions, exclusions, or limitations contained in this Policy which are less favourable to the Insured.

The Royal Horticultural Society and/or Affiliated Societies – Commercial Select Policy Number 080X3139471 – Property and Money for the Period of Insurance from noon 1st February 2018 to noon 1st February 2019

ENDORSEMENTS APPLICABLE TO DEDUCTIBLES

AMENDMENT OF CONDITIONS – EXCESS REPLACES DEDUCTIBLE

Under Conditions Applicable to all Sections, Condition 12. Deductibles is deleted and restated as follows:

12. Excess

All claims for loss arising out of any one occurrence, or series of losses arising out of one occurrence, shall be adjusted separately, and from the amount of each adjusted loss, the amounts specified below shall be deducted as ascertained after the terms conditions and provisions of this Policy.

Section 1 – Material Damage

The first GBP 50 of each and every occurrence

Section 4 – Money Insurance

The first GBP 50 of each and every occurrence

The Limit of Indemnity and Inner Limits of Indemnity are inclusive of the Excess. The Insured shall effect no insurance in respect of the amounts specified.

ENDORSEMENTS APPLICABLE TO SECTION 1 – MATERIAL DAMAGE

EXCLUSION OF THEFT FROM UNATTENDED VEHICLES

The Company shall not be liable for Damage to Property Insured caused by theft or attempted theft from any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured unless such vehicle is left fully closed and locked with keys removed from the vehicle and any locking devices immobilisers or alarms in operation or is garaged within a securely locked Building of substantial construction or retained in an enclosure which has secure walls or fences securely locked guarded or under constant surveillance

REINSTATEMENT – REPLACING REINSTATEMENT DAY ONE BASIS (NON-ADJUSTABLE)

Subject to the following special conditions the basis upon which the amount payable in respect of the Property Insured is to be calculated shall be the reinstatement of the property lost destroyed or damaged

For this purpose "reinstatement" means

- a) the rebuilding or replacement of property lost or destroyed which provided the liability of the Company is not increased may be carried out
 - i) in any manner suitable to the requirements of the Insured
 - ii) upon another site
- b) the repair or restoration of property damaged

in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

- c) in respect of computer and ancillary equipment and data carrying materials where the equipment is lost or destroyed or is damaged to the extent that it cannot be economically repaired it will be replaced by similar equipment of similar capacity in a condition equal to but not better or more extensive than its condition when new if it is not possible to obtain equipment of similar capacity replacement will be of next higher quality

SPECIAL CONDITIONS

- 1. The liability of the Company for the repair or restoration of property damaged in part only shall not exceed the amount which would have been payable had such property been wholly destroyed
- 2. No payment beyond the amount which would have been payable in the absence of this memorandum shall be made
 - a) unless reinstatement commences and proceeds without unreasonable delay
 - b) until the cost of reinstatement shall have been actually incurred
 - c) if the Property Insured at the time of its loss destruction or damage shall be insured by any other insurance effected by or on behalf of the Insured which is not upon the same basis of reinstatement
- 3. All the terms and conditions of the Policy shall apply
 - a) in respect of any claim payable under the provisions of this memorandum except in so far as they are varied hereby
 - b) where claims are payable if this memorandum had not been incorporated

AMENDMENT TO EXTENSIONS APPLICABLE TO SECTION 1 – MATERIAL DAMAGE

The Company shall not indemnify the Insured in respect of the following Extensions:

1, 2, 3, 7, 8, 11, 12, 13, 15, 18, 19, 20, 21, 23, 25

The following Extensions are added:

29. Landscaping Costs

The Company agrees to cover the reasonable cost of remaking, reconstituting, redesigning, replanting and purchasing as necessary in order to replace landscaped grounds and gardens following Damage by a Defined Peril. The Company's limit of liability shall not exceed GBP 10,000 per occurrence

30. Unauthorised use of metered utilities

The Company agrees to include costs incurred by the Insured in respect of metered utilities for which the Insured is liable which has been used by third parties without the authority of the Insured. The Company's limit of liability shall not exceed GBP 2,500 per occurrence.

Extension 17. Re-Erection Costs is deleted and restated as follows:

17. Re-Erection Costs

The Company agrees to include the cost of dismantling, re-erection or refitting the Property Insured as a result of Damage by a Defined Peril. The Company's limit of liability shall not exceed GBP 2,500 per occurrence.

EXTERNAL STRUCTURE EXCLUSION

The Company shall not indemnify the Insured against any loss or Damage:

- (a) to glasshouses, greenhouses, growhouses, polytunnels, Spanish tunnels, cloches, coldframes, open fronted/sided structures, unfixed external structures (excluding sheds), gazebos or moveable property in the open (excluding marquees);
- (b) to marquees and fixed external structures (excluding gazebos):
 - (i) caused by storm or flood, unless securely stored within a shed or Building;
 - (ii) caused by malicious persons, unless securely stored within a shed or Building;
 - (iii) whilst left unattended, unless securely stored within a shed or Building;
 - (iv) whilst they are being erected and/or dismantled;
 - (v) as a result of theft, unless securely stored in a locked shed or Building;
- (c) to Property Insured whilst situated within:
 - (i) glasshouses, greenhouses, growhouses, polytunnels, Spanish tunnels, cloches, coldframes, open fronted/sided structures, unfixed external structures (excluding sheds), gazebos or moveable property in the open (excluding marquees);
 - (ii) marquees or fixed external structures (excluding gazebos) as a result of storm, flood, malicious persons, theft or whilst being erected and/or dismantled or whilst unattended

Date Of Issuance:

4th January 2021

Liberty Mutual Insurance Europe SE
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