

## PREMIUM NOTIFICATION

Agent

Telephone: 01206 760780

WRS Insurance Brokers Ltd  
Cadman House  
Off Peartree Road  
Stanway, Colchester  
CO3 0NW

UK 372

Policyholder

Free Film Festivals  
63 Crystal Palace Road  
LONDON  
LONDON  
SE22 9EX

392335

Policy Number **CCP 6071802**

Reason **Renewal**

Policy Type **Charity & Community Connect**

Period of Insurance from **0:01 Hrs 1/02/16**  
to **Midnight 31/01/17**

Premium £285.76

Insurance Premium Tax (IPT) £27.15

**Total Premium £312.91**

Number of claims in previous insurance year: 0

Please refer to the notes overleaf regarding renewal of your policy.

In the summer budget HM Treasury announced an increase in Insurance Premium Tax (IPT) from 6% to 9.5%. This takes effect from the 1st November 2015.

Date of Issue 22/12/15

## PREMIUM NOTIFICATION

### **Demands and Needs**

It is your responsibility to review the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any amendments that you require.

### **Notes applying to renewal of your policy**

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.  
b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. It is your responsibility to make sure that the information provided to us for this policy is and will continue to be accurate and not misleading and to be a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. Failure to do so may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.
5. a) Your last declared income and wage roll figures are shown in the schedule. If these figures have changed by more than 10%, please inform your insurance advisor or us as it may be necessary to reassess your renewal terms.  
b) We may require you to complete a declaration form in advance of your renewal date and this must be returned to your insurance advisor or us by the date stated on the form, otherwise a premium loading may be applied.
6. You may have difficulty obtaining the cover you currently have should you decide to cancel or not renew your policy, for example if you live in an area prone to flooding or subsidence.

### **Important Reminder**

Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 22/12/15

## NOTICE TO POLICYHOLDERS

### REGULATORY CHANGES (INSURANCE ACT 2015) AND POLICY AMENDMENTS

The regulatory changes and amendments affect the following areas and come into force on the first renewal date of your policy after the 30th September 2015.

#### INSURANCE ACT 2015

General Condition FRAUD.

General Condition MISREPRESENTATION OR NON-DISCLOSURE.

#### POLICY AMENDMENTS

Introductory text.

Policy preamble.

General Condition CONDITIONS PRECEDENT TO LIABILITY.

General Condition COOLING-OFF AND CANCELLATION (PRIVATE CUSTOMERS ONLY).

General Condition CANCELLATION (OTHER THAN IN GENERAL CONDITION 2 ABOVE).

General Condition ALTERATION OF RISK.

General Condition RIGHTS OF THIRD PARTIES.

**The enclosed endorsement number 432 details the changes and amendments.**

**THE SCHEDULE:** Attaching to and forming part of the policy bearing the number below and written upon policy form FA58 2014.  
 Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent	Telephone: 01206 760780
WRS Insurance Brokers Ltd	UK 372
Cadman House	
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CO3 0NW	

Policyholder	
Free Film Festivals	392335
63 Crystal Palace Road	
LONDON	
LONDON	
SE22 9EX	

Policy Number	<b>CCP 6071802</b>	Reason	<b>Renewal</b>
Policy Type	<b>Charity &amp; Community Connect</b>		
Period of Insurance from	<b>0:01 Hrs 1/02/16</b>	Premium	£285.76
	<b>to Midnight 31/01/17</b>	Insurance Premium Tax (IPT)	£27.15
		<b>Total Premium</b>	<b>£312.91</b>

<p><b>AIMS OF THE INSURED:</b>                  Film Society</p> <p><b>CHARITABLE ACTIVITIES OF THE INSURED:</b>                  Show films to the public                  Run film workshops for children</p>
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Policy No CCP 6071802

**SCHEDULE**

**Location: 63 Crystal Palace Road LONDON LONDON SE22 9EX**

Your No Claims Discount is 4 year(s)

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
1 BUILDINGS Sum Insured Tenants improvements		NOT OPERATIVE £0 £0
2 CONTENTS Contents Electronic and computer equipment Stock		NOT OPERATIVE £0 £0 £0
3 ALL RISKS Sum Insured (as per enclosed specification)	£75	OPERATIVE £3,084
4 MONEY See Policy Wording Limit in Safe Personal Accident (Assault) Capital Benefits Weekly Benefits		NOT OPERATIVE £0 £0 £0 £0
5 BUSINESS INTERRUPTION A - Loss of Income (max. indemnity period 00 months) B - Extra Expenses (max. indemnity period 00 months) C - Gross Profit (max. indemnity period 00 months) D - Rental Income (max. indemnity period 00 months)		NOT OPERATIVE £0 £0 £0 £0
6 BOOK DEBTS Sum Insured		NOT OPERATIVE £0
7 EMPLOYERS LIABILITY Indemnity Limit Total wages		NOT OPERATIVE £0 £0
8 PUBLIC & PRODUCTS LIABILITY Indemnity Limit including Libel and Slander Declared income	£100	OPERATIVE £5,000,000 £100,000 £6,000
9 PROFESSIONAL INDEMNITY Indemnity Limit Retroactive date -		NOT OPERATIVE £0
10 PROPERTY OWNERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
11 LOSS OF LICENCE Sum Insured		NOT OPERATIVE £0

Policy No CCP 6071802

**SCHEDULE**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
12 PERSONAL ACCIDENT		NOT OPERATIVE
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS		NOT OPERATIVE
Limit any one Unit		£0
Total Sum Insured		£0
15 GOODS IN TRANSIT		NOT OPERATIVE
Own Vehicle Limit		£0
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 LOSS OF REPUTATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		OPERATIVE
Indemnity Limit		£100,000

Policy No CCP 6071802

**SCHEDULE**

**Endorsements**

062 - Declarations

407 - April 2014 Revisions

215 - Activities

432 - Policy Changes 2015 (Including Insurance Act 2015)

Policy No CCP 6071802

**ALL RISKS SPECIFICATION**

Item No	Description	Geographical Limits	Sum Insured
<b>Location: 63 Crystal Palace Road LONDON LONDON SE22 9EX</b>			
1	Film Equipment	B	£3,084
<b>Total:</b>			<b>£3,084</b>

A - Premises

B - British Isles

C - Worldwide

D - As Policy Wording

E - Bank Premises

Date of Issue 22/12/15

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Policy No CCP 6071802

**ENDORSEMENTS**

215 ACTIVITIES

1. YOUR ACTIVITIES

Subject to the terms, exceptions and conditions of the policy, the definition of **your activities** is deemed to include:

- attendance at trade shows, exhibitions, conferences, meetings and seminars
- clean-ups and litter picks
- clerical and non-manual work
- collection and delivery work
- domestic work, including domestic gardening
- firework and/or bonfire events (not organised or run by a **professional supplier**), not exceeding an attendance of 100 persons at any one time
- fundraising events, other than **your** firework and/or bonfire events, not exceeding an attendance of 1,000 persons at any one time
- recreational activities not otherwise excluded in '2. EXCLUDED ACTIVITIES (PUBLIC AND PRODUCTS LIABILITY)' below.

2. EXCLUDED ACTIVITIES (PUBLIC AND PRODUCTS LIABILITY)

The following exclusions are added to WHAT IS NOT COVERED under section 8:

a) Liability arising from any of the following activities:

- i.
  - abseiling
  - aerial activities of any kind
  - American football or Australian rules football
  - climbing requiring the use of hands as well as feet (other than children's playground equipment)
  - fire walking
  - firework and/or bonfire events organised or run by any **professional supplier**
  - glacier walking or trekking
  - Gaelic football
  - gorge walking and the like
  - gymnastics
  - horse, pony or donkey riding of any kind
  - martial arts or fighting sports of any kind
  - parkour or freerunning
  - professional sport of any kind
  - racing or time trials (other than on foot)
  - rugby
  - underground activities of any kind including but not limited to caving and potholing
  - weightlifting.
- ii. football where:
  - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
  - **you** manage, control or organise a football league system.
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

b) Liability arising from any activity that involves the use of

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items (other than as specifically covered under **your activities**)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- skates
- skateboards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

3. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION (PUBLIC AND PRODUCTS LIABILITY)

Section 8, subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- paint-balling
- roller blading
- roller skating
- rope courses
- skateboarding
- weightlifting
- zip wires
- zorbing.

Policy No CCP 6071802

**ENDORSEMENTS**

407 APRIL 2014 REVISIONS

SECTION 1 BUILDINGS

1. The following exclusion is added to the overall section exclusions at the beginning of this section:
  4. **Damage** to any electrical plant or apparatus caused by self-ignition but this exclusion shall apply only to that part of the electrical plant or apparatus in which self-ignition occurs.
2. Event 1 – Fire, subterranean fire, explosion, lightning or earthquake - Exclusion 2.a) is deleted and replaced by the following:
  2. Explosion **damage**:
    - a) consisting of the bursting of a boiler (other than a boiler used for domestic purposes only), economiser or other vessel, machine or apparatus, belonging to **you** or under **your** control, in which internal pressure is due to steam only
3. Event 13 – Accidental **damage** - Exclusion 4 is deleted and replaced by the following:
  4. **Damage** consisting of mechanical or electrical breakdown or derangement in respect of the particular machine, apparatus or equipment in which such breakdown or derangement originates.
4. Extension 3 - Underground Services - is now subject to the following limitation of cover:  
The most **we** will pay is £10,000 for any **claim**.
5. Claims settlement for Buildings - the LIMITS and AUTOMATIC REINSTATEMENT OF SUM INSURED paragraphs are deleted and replaced by the following:

LIMITS

The most **we** will pay in any one **period of insurance** for each **buildings** item shown in the schedule is its sum insured, unless such sum insured is reinstated after a **claim** in accordance with the Automatic Reinstatement of Sum Insured.

The sum insured will be adjusted for any index-linking increases up to the completion of **reinstatement** where applicable.

Under the extensions to this section, any payment **we** make will only be in addition to the above where a specific extension limit applies.

AUTOMATIC REINSTATEMENT OF SUM INSURED

The **buildings** sum insured shown in the schedule will be reinstated by the amount of any **claim we** pay, unless **we** or **you** give notice to the contrary within 30 days of notification of the **claim to us** and provided that, if **we** so require, **you** will:

- a) pay an additional premium based on a proportional part of the annual premium to reinstate the sum insured
- b) take immediate steps to carry out any **damage** prevention measures that **we** may specify.

SECTION 2 CONTENTS

6. The following exclusion is added to the overall section exclusions at the beginning of this section:
  4. **Damage** to any electrical plant or apparatus caused by self-ignition but this exclusion shall apply only to that part of the electrical plant or apparatus in which self-ignition occurs.
7. Event 1 – Fire, subterranean fire, explosion, lightning or earthquake - Exclusion 2.a) is deleted and replaced by the following:
  2. Explosion **damage**:
    - a) consisting of the bursting of a boiler (other than a boiler used for domestic purposes only), economiser or other vessel, machine or apparatus, belonging to **you** or under **your** control, in which internal pressure is due to steam only
8. Event 13 – Accidental **damage** - Exclusion 2. d) is deleted and replaced by the following:
  2. **Damage** caused by, resulting from or consisting of:
    - d) use contrary to the manufacturer's instructions
9. Event 13 – Accidental **damage** - the following new exclusion is added:
  3. **Damage** consisting of mechanical or electrical breakdown or derangement in respect of the particular machine, apparatus or equipment in which such breakdown or derangement originates.
10. Under extension 1 - Glass and Sanitary Fittings - the current limitations for **claim** payments are deleted and replaced by the following:  
The most **we** will pay for any **claim**:
  - under b) and d) is £5,000 in total
  - for fixed toughened, armoured, wired, curved, leaded, engraved, stained, coloured or other special glass in total is £5,000
  - for breakage of lamps or signs is £5,000
  - other than above is £10,000unless otherwise agreed by **us** in writing.

Continued...

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Policy No CCP 6071802

**ENDORSEMENTS**

407 APRIL 2014 REVISIONS

Continued...

11. Extension 2 - Theft Damage to Buildings - is deleted and replaced by the following:

**WHAT IS COVERED**

**2 THEFT DAMAGE TO BUILDINGS**

**We** will pay for damage to the **buildings** arising out of theft, or attempted theft involving forcible and violent means to enter or leave the **buildings** provided **you** are legally responsible for making good such damage.

The most **we** will pay is £25,000 for any **claim**.

**WHAT IS NOT COVERED**

1. **Damage:**

- a) occurring while the **buildings** are **unoccupied**
  - b) caused by fire or explosion
  - c) which is insured elsewhere in this policy.
2. Loss by theft, or attempted theft, of any part of the **buildings**

12. Claims settlement for Contents - the LIMITS and AUTOMATIC REINSTATEMENT OF SUM INSURED paragraphs are deleted and replaced by the following:

**LIMITS**

The most **we** will pay:

- a) in respect of any **claim** for:
  - antiques, pictures, works of art, items of precious metal, manuscripts, books or other property retaining any antiquity or special value, unless otherwise agreed by **us** in writing, is:
    - i. £2,500 for any one item
    - ii. £10,000 in total
  - electronic data is 5% of the **contents** sum insured or £2,500, whichever is greater
- b) in any one **period of insurance** for each **contents** item shown in the schedule is its sum insured, unless such sum insured is reinstated after a **claim** in accordance with the Automatic Reinstatement of Sum Insured.

The sum insured will be adjusted for any index-linking increases up to the completion of **reinstatement** where applicable.

Under the extensions to this section, any payment **we** make will only be in addition to the above where a specific extension limit applies.

**AUTOMATIC REINSTATEMENT OF SUM INSURED**

The **contents** sum insured shown in the schedule will be reinstated by the amount of any **claim we** pay, unless **we** or **you** give notice to the contrary within 30 days of notification of the **claim to us** and provided that, if **we** so require, **you** will:

- a) pay an additional premium based on a proportional part of the annual premium to reinstate the sum insured
- b) take immediate steps to carry out any **damage** prevention measures that **we** may specify.

**SECTION 3 ALL RISKS**

13. Exclusion 3. d) is deleted and replaced by the following:

- 3. **Damage** caused by or resulting from:
  - d) use contrary to the manufacturer's instructions

14. The following new exclusion is added:

- 6. **Damage** consisting of mechanical or electrical breakdown or derangement in respect of the particular machine, apparatus or equipment in which such breakdown or derangement originates.

15. Claims settlement for All Risks - the LIMITS and AUTOMATIC REINSTATEMENT OF SUM INSURED paragraphs are deleted and replaced by the following:

**LIMITS**

The most **we** will pay in any one **period of insurance** for each item listed in the All Risks Specification of the schedule is its sum insured, unless such sum insured is reinstated after a **claim** in accordance with the Automatic Reinstatement of Sum Insured.

The sum insured will be adjusted for any index-linking increases up to the completion of **reinstatement** where applicable.

Under the extensions to this section, any payment **we** make will only be in addition to the above where a specific extension limit applies.

**AUTOMATIC REINSTATEMENT OF SUM INSURED**

The sum insured for any item listed in the All Risks Specification of the schedule will be reinstated by the amount of any **claim we** pay, unless:

- a) the **claim** relates to the total loss of any specified item, or
- b) **we** or **you** give notice to the contrary within 30 days of notification of the **claim to us** and provided that, if **we** so require, **you** will:
  - i. pay an additional premium based on a proportional part of the annual premium to reinstate the sum insured
  - ii. take immediate steps to carry out any **damage** prevention measures that **we** may specify.

**ENDORSEMENTS (printed at end of policy wording)**

16. Under endorsement 34 - Glass and Sanitary Fittings (Buildings) - the current limitations for **claim** payments are deleted and replaced by the following:

The most **we** will pay for any **claim**:

- under b) and c) is £5,000 in total
- for fixed toughened, armoured, wired, curved, leaded, engraved, stained, coloured or other special glass in total is £5,000
- for breakage of lamps or signs is £5,000
- other than above is £10,000

unless otherwise agreed by **us** in writing.

Date of Issue 22/12/15

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Policy No CCP 6071802

## ENDORSEMENTS

### 432 POLICY CHANGES 2015 (INCLUDING INSURANCE ACT 2015 AMENDMENTS)

The following changes are made to **your** policy:

A. The introductory text to the policy document on page 3 is deleted and replaced by the following:

Thank you for insuring with Ansvar and we welcome you as a policyholder. We have been trading in the UK for more than 50 years with our roots firmly established as a socially responsible general insurer. Ansvar is a business division of Ecclesiastical Insurance Office plc.

Your policy wording, including the schedule, is the evidence of the legal contract for this insurance. You should read the policy and check your details in the schedule carefully. The schedule is normally reissued each time there is a change in the policy details or in the policy cover. Please contact your insurance advisor or us immediately if the policy or the schedule does not meet your insurance needs or contains any mistakes.

Should you at any time be dissatisfied with our service, please refer to our Complaints Procedure for full details.

Underwritten by Ecclesiastical Insurance Office plc

B. The introductory text to the actual policy wording on page 7 is deleted and replaced by the following:

FORM No. F.A. 58 (2014)

### **Charity and Community Connect Policy Wording**

This policy, its schedule, any endorsements and certificates are to be read together as one document. Words or phrases in **bold italics** have the particular meanings stated within the policy Definitions list.

**You** agree that the information provided to **us** for this insurance is, and will continue to be, a fair presentation of the risks **we** are accepting or may accept during the lifetime of the policy.

**We** will insure **you** as detailed in the policy's schedule, subject to the terms and conditions of the policy, during the **period of insurance** shown in the schedule, provided that **you** pay the premium and **we** accept the premium.

This policy (other than the Legal Expenses section) shall be governed by and construed in accordance with the law of England and Wales unless **you** legally registered address is located in Scotland in which case the law of Scotland shall apply. If there is any dispute as to which law applies it shall be English law.

**We** will communicate with **you** in English at all times.

The policy includes:

- a) general exclusions and conditions. These apply to each and every section of the policy unless stated otherwise. The following general conditions are of particular importance and explain about:
  - Cancellation - when **you** or **we** could cancel the policy
  - Misrepresentation - what happens if **you** misrepresent the risk to **us** or fail to disclose information
  - Fraud - the consequences of making a fraudulent **claim**
  - Alteration of risk - what **you** must do if the risk changes and the consequences if **you** fail to tell **us**.
- b) special requirements. These are aimed at reducing the risk of loss, **damage** or liability. **We** will not pay a **claim** (unless **we** say otherwise) if **your** failure to keep to a special requirement causes or increases a loss.

C. General Condition 1 CONDITIONS PRECEDENT TO LIABILITY on page 72 is deleted and is of no further effect.

D. On pages 72 to 74 the General Conditions for 2 COOLING-OFF AND CANCELLATION (PRIVATE CUSTOMERS ONLY), 3 CANCELLATION (OTHER THAN IN GENERAL CONDITION 2 ABOVE), 9 FRAUD, 10 MISREPRESENTATION, MISDESCRIPTION OR NON-DISCLOSURE, and 12 ALTERATION OF RISK are deleted and replaced by the following:

### 2 COOLING-OFF (PRIVATE CUSTOMERS ONLY)

If **you** are an individual person and any part of the insurance by this policy has been requested by **you** for purposes which are outside **your** trade, business or profession then the following cooling-off and cancellation conditions apply.

#### **Your** right to cancel in the cooling-off period

If at inception or renewal of this policy and after receiving the full written documentation (either in paper or electronic format), including the schedule, **you** change **your** mind and no longer require the cover then **you** have 14 days (cooling-off period) from either the date **you** received the full documentation or the date the cover commenced, whichever is the later, to tell **us**, or **your** insurance advisor, in writing that **you** wish to cancel the policy. In such circumstances **we** will make a full refund of premium.

If the policy is not cancelled within the cooling-off period, then the insurance is in force and **you** are committed to pay the premium.

Continued...

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Policy No CCP 6071802

**ENDORSEMENTS**

432 POLICY CHANGES 2015 (INCLUDING INSURANCE ACT 2015 AMENDMENTS)

Continued...

3 CANCELLATION (OTHER THAN COOLING-OFF IN GENERAL CONDITION 2)

**Your** right to cancel

- **You** can cancel this policy providing **you** give **us** notice in writing (including electronic format) and that there is no Long Term Undertaking in force.
- As long as **you** have not made a **claim** **we** will refund the premium for the remainder of the **period of insurance**, suitably adjusted if the premium is paid by instalments and provided that the amount of refund due is not less than £25.
- If **you** have made a **claim** in the current **period of insurance** then the full annual premium is due and no refund will be allowed. If the premium is paid by instalments then any premium owing for the remainder of the **period of insurance** must be paid by **you** or it will be deducted from any **claim** settlement.

**Our** right to cancel (14 days notice)

**We** have the right to cancel the policy by giving **you** 14 days notice in writing sent by special delivery to **your** last known address. Valid reasons for cancelling **your** policy may include, but are not limited to:

- a criminal conviction incurred by **you**, or any **trustee or director of yours**, which results in a custodial sentence
- continuation of the policy which would result in **us** breaching any applicable law or regulation that applies to the policy
- **us** reasonably suspecting fraud.

If **we** cancel the policy **we** will refund the premium (unless stated otherwise within the policy) for the remainder of the **period of insurance**, suitably adjusted if the premium is paid by instalments.

**Our** right to cancel (non-payment of premium)

Unless otherwise agreed by **us** in writing, if the premium is:

- payable by instalments and an instalment is not received by the due date, the policy will be cancelled from the date the instalment was due
- not payable by instalments and the payment is not received by the due date, the policy will be cancelled from the date the payment was due.

**We** will not cancel the policy for failure to pay the premium or instalment of premium if such failure is due to error on **our** part or on the part of **your** insurance advisor, bank or building society.

9 FRAUD

If **you** or anyone acting for **you**:

- make(s) a false or fraudulent **claim**
- support(s) a **claim** by any fraudulent document, device or statement

then **we**:

- will not pay the **claim** and **we** have the right to recover from **you** any part payments made prior to discovery of the fraudulent act
- have the rights to:
  - a) refuse any **claim** arising after a fraudulent act
  - b) cancel the policy from the date of a fraudulent act even if the policy expired before the discovery of the fraudulent act
  - c) keep the premium.

**We** will still remain responsible for legitimate **claims** before the fraudulent act.

10 MISREPRESENTATION OR NON-DISCLOSURE

It is **your** legal duty to make a fair presentation of the information required by **us** to provide the insurance by this policy.

**We** will treat the policy as void (i.e. as if it had not existed) if there is any deliberate or reckless misrepresentation or non-disclosure of any material circumstance and there will be no return of premium.

Where any misrepresentation or non-disclosure of any material circumstance is not deliberate or reckless and if the material particular(s) had been fairly presented or disclosed **we** would:

- a) not have agreed to provide the insurance on any terms, **we** have the right to treat the policy as void (i.e. as if it had not existed) and **we** will return the premium paid.
- b) not have charged additional premium but would have entered into the policy on different terms, **we** have the right to impose those additional terms from inception of the policy or the date the risk changed.
- c) have charged a higher premium, **we** have the right to limit the amount of any **claim** payment under the policy to the same proportion that the premium charged bears to the higher premium.

**Our** rights under b) and c) above may both apply at the same time.

Continued...

Policy No CCP 6071802

**ENDORSEMENTS**

432 POLICY CHANGES 2015 (INCLUDING INSURANCE ACT 2015 AMENDMENTS)

Continued...

12 ALTERATION OF RISK

The policy will be cancelled at the date any of the undermentioned alterations occur after the start of the policy unless **we** agree otherwise in writing:

- **your** interest ceases, except by will or operation of law
- an administrator, liquidator or receiver is appointed or if **you** enter into a voluntary arrangement
- any change, or additional circumstance, which increases the risk of **damage**, accident or liability, such as:
  - a) the **buildings** being, or expected to be, **unoccupied**
  - b) structural alterations or major repairs
  - c) any demolition, groundwork, excavation or construction being carried out adjacent to the **premises**
  - d) changes in, or additions to, **your** organisation, **your activities**, the **premises** or its use.

If **we** agree to maintain or amend cover **we** have the right to charge additional premium and, if necessary, amend the terms of cover from the date of the alteration.

E. The following General Condition is added (this was previously part of the introductory text to the actual policy wording on page 7):

16 RIGHTS OF THIRD PARTIES

A person or company who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

F. For section 4 (Money) the first sentence under the heading of LIMITS - PERSONAL ACCIDENT (ASSAULT) within Claims settlement for Money is deleted and replaced by the following:

**We** will pay the amount of benefit as shown in this extension to **you** or at **your** request to the injured person or their legal personal representative.

G. For section 12 (Personal Accident) the first sentence under the heading of LIMITS within Claims settlement for Personal Accident is deleted and replaced by the following:

**We** will pay the amount of benefit as shown in the schedule to **you** or at **your** request to the injured person or their legal personal representative.

Policy number: **CCP 6071802**

Effective from: **1/02/16**

Client ('you/your'): **Free Film Festivals**

**THE CONTRACT OF INSURANCE**

1. This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
2. If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover being inception/renewed, otherwise payment by instalments will not be accepted by us.
3. You agree that the information provided to us for this insurance is and will continue to be accurate and not misleading and to be a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. Failure to do so may reduce the amount we pay for any claims, or in some cases, make no payment at all, cancel your policy and retain the premium.
4. You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
5. Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
6. We will communicate with you in English at all times.
7. Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
8. Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is administered by DAS Legal Expenses Insurance Company Limited.

**Data Protection Act - use of your information**

Ansvar Insurance and its agents will use your information for the following purposes:

- 1) To administer your insurance policy by us, our agents, re-insurers and your insurance advisor.
- 2) Disclose it to solicitors, loss adjusters, service providers, regulators and ombudsmen as necessary.
- 3) Make, at our option, checks against publicly available information such as electoral roll, County Court Judgements, bankruptcy or repossessions to enable us to decide whether to offer insurance to you, the terms of such insurance, and to review any previous claims you have made.
- 4) Keep you informed by post, telephone, email, text messaging or other electronic means about insurance and financial products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted for these purposes **unless** you indicate an objection to receiving such information by contacting us either by email at [ansvar.marketing@ansvar.co.uk](mailto:ansvar.marketing@ansvar.co.uk) or write to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR or telephone us on 0345 60 20 999 to have your details removed from our marketing lists.

**Fraud prevention**

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims. If you or anyone acting for you makes a false or fraudulent claim, supports a claim by any fraudulent document, device or statement, then we will not pay the claim and at our discretion can cancel the policy from the time of the fraudulent act took place and retain the premium.

Further details are available in our privacy policy on our website [www.ansvar.co.uk](http://www.ansvar.co.uk).

We may need to pass the email addresses we collect to other companies for administrative purposes only. We may use third parties to carry out certain activities, such as processing and sorting data, monitoring how you use our website, market research purposes and issuing our emails for us. Third parties will not be allowed to use your personal information for their own purposes.

Policy number: **CCP 6071802**

Effective from: **1/02/16**

Client ('you/your'): **Free Film Festivals**

STATEMENT OF FACTS

Your organisation is a: **Voluntary organisation**

Year established:

Charity registered number:

- 1) You confirm that you or any director, partner, trustee or committee member in connection with any business or organisation, have not been:
  - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act can be ignored), other than motoring offences
  - b) the subject of any unsatisfied County Court Judgement, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
  - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
  - d) the subject of any adverse publicity in the last 3 years, or anticipate being the subject of any adverse publicity in the next 12 months.
- 2) You confirm that you:
  - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to breach of a policy condition, or due to non-disclosure or misrepresentation of a material fact, or due to claims or losses, or due to non-compliance with risk improvement requirements
  - b) are not aware of any circumstances that might give rise to a claim
  - c) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last three years other than as notified to us prior to the inception of this policy and shown under the relevant 'Risk location'.
- 3) Your previous insurance history prior to the inception of this policy:

Insurer: **Ansvar Insurance**

Policy number: **BPP2184560/111**

Expiry date:

- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction' i.e. built of brick/stone/concrete and roofed with slates/tiles/metal/concrete (we include within 'standard construction' flat felt roof area(s) not exceeding 20% of the total roof area). Any non-standard construction for buildings will be noted as '**Non-standard**' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

**The following statements numbered 7 to 16 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule.**

- 7) For property cover, you confirm that the buildings and outbuildings (including contents therein) at each premises to be insured are:
  - a) kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
  - b) occupied and used in accordance with your charitable activities and there are not any unoccupied buildings
  - c) not occupied for any manufacturing process or repair or where any power driven machinery is used
  - d) not in an area where flooding has occurred
  - e) not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
  - f) not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff.
- 8) For subsidence cover, you confirm that each of the premises to be insured:
  - a) are free from any signs (e.g. cracking) of:
    - i) subsidence (downward movement of the ground beneath the buildings other than by settlement)
    - ii) heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
    - iii) landslip (downward movement of sloping ground)
    - iv) settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
  - b) has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.



Policy number: **CCP 6071802**

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Client ('you/your'): **Free Film Festivals**

- 9) For contents cover you confirm that you meet our minimum standard of physical security at each premises to be insured, unless otherwise agreed by us in writing.
- 10) For liability cover, you confirm that:
- a) all hazardous activities, sports or pursuits (including fund-raising events) have been disclosed to us and specified in the policy or otherwise agreed by us in writing
  - b) those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
  - c) you always ensure that established codes of practice and safety are complied with for such activities or work
  - d) none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
  - e) any sub-contractor working for you must have in force their own liability insurance which provides cover for their sub-contract activities
  - f) any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy or otherwise agreed by us in writing.
- 11) For liability cover, in respect of any activities involving young people (under 18 years) or vulnerable adults:
- a) you comply with all statutory and other regulations imposed by any authority, and
  - b) your protection policy is fully complied with at all times and is kept up to date.
- You have confirmed a written protection policy is in place.**
- 12) For products liability cover, you confirm that you have not or do not sell or supply:
- a) products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
  - b) products incorporated into any gas, chemical, petrochemical or power generation plant
  - c) medical, surgical, dental, pharmaceutical or therapeutic products
  - d) or export products to the United States of America or Canada.
- 13) For professional indemnity and/or libel and slander (defamation) cover, you confirm that there has not been any incident that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts.
- 14) For fidelity guarantee cover, you confirm that you comply with our special requirements for 'best practice'.
- 15) For loss of licence cover (Premises Licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.
- 16) For trustees and directors indemnity cover, you confirm that:
- a) governing documents do not prohibit the purchase of trustees and directors indemnity insurance
  - b) your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way.

**DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US:**

**None**

Risk Location: **63 Crystal Palace Road LONDON LONDON SE22 9EX**

Construction:

Date built:

Intruder alarm type: **No Alarm**

Signalling: **No Alarm**

Stock description: **None**

Claims details: **None**

## Adequate Explanation Q&A Sheet

Below are some questions and answers aimed at explaining important features of the Credit Agreement offered by Ansvar Insurance.

### Consumer Credit Act 1974

You can arrange to pay for your insurance premium by instalments by completing a Direct Debit Instruction. We will issue you with the following documents to comply with the Consumer Credit Act 1974:

1. Pre-Contract Credit Information - setting out the costs and payments on your Credit Agreement.
2. Credit Agreement - which you will need to sign.

### Q) How do I apply to pay my premium by instalments?

A) You will need to complete and return the enclosed Direct Debit Instruction. We will then send your account details to your Bank or Building Society to be validated and arrange for payments to be made at agreed intervals. If we need to alter your payments we will write to tell you this before we debit your account. If you have more than one policy, your account will be charged separately for each policy. Whilst you have the option to pay by monthly instalments, your insurance policy remains an annual contract.

### Q) What is the purpose of this Credit Agreement?

A) This Credit Agreement provides an easy way to pay for your insurance. It is an agreement that allows you to spread the cost of your insurance premium over a period of time, allowing you to manage your cash flow more easily over the duration of your insurance policy. Our Credit Agreement is designed specifically for repayment of insurance premiums and is not suitable for any other use.

### Q) Who is eligible?

A) You must be 18 or older and have a Bank or Building Society current account. Banks or Building Societies may not accept instructions to pay Direct Debits from certain types of account, please check with them if you are not sure. We can only accept Direct Debit Instructions from the policyholder.

### Q) How important is it for me to read the Pre-Contract Credit Information?

A) It is very important that you read the Pre-Contract Credit Information (known as the Standard European Consumer Credit Information or SECCI) included within your Instalment Pack and take time to consider it carefully. The Instalment Pack contains details of the cost of your Credit Agreement, the monthly payment that you will need to make and the dates on which these will be taken, as well as the terms and conditions of the Credit Agreement itself which is our legal contract with you. This information will enable you to make an informed decision about whether or not this is the right method of payment for you.

### Q) Do I have the right to cancel or terminate this agreement?

A) You have the right to cancel this Credit Agreement within 14 days from receiving your copy of it by notifying us by phone, or in writing at the address shown overleaf. You may terminate this Credit Agreement free of charge at any time by giving us 14 days' notice in writing or by phone.

**If you cancel or terminate the Credit Agreement you will need to pay any outstanding premium due for your insurance cover immediately.**

**Q) How does paying by Direct Debit work and how much will it cost?**

A) Paying by Direct Debit lets you spread the cost of your insurance over 10 instalments rather than paying for it in one lump sum in advance. The premium plus Insurance Premium Tax (IPT) at the current rate plus any instalment charge that may apply (as set out in the Pre-Contract Credit Information and the Credit Agreement) will be divided equally over the instalments. Please make sure you have enough funds in your bank account each month to cover the Direct Debits. If you do not have sufficient funds you may be liable for charges from your Bank or Building Society for which we cannot be held responsible. Direct Debit is only available when you first take out your insurance or when you renew your policy. You cannot change to Direct Debit if you have already started to pay in a different way. We can only consider Direct Debit applications up to two months after the policy inception or renewal date.

Your Pre-Contract Credit Information will set out any specific charges relating to your policy.

**Q) What happens at renewal?**

A) When your policy is due for renewal your Direct Debit will automatically continue. We will advise you of any changes of amount and continue to apply to your Bank or Building Society for the amount due. If you want to stop your cover and cancel your Direct Debit, please contact us and your Bank or Building Society to let us know before the renewal date.

**Q) What happens if I make a claim on the policy?**

A) In the event of a claim you remain liable for any outstanding insurance premium. Ansvar reserves the right to deduct any outstanding premium under this agreement from any claims payments.

**Q) What happens if I fail to make a payment?**

A) If you fail to make a payment we will request it again from your account within the next 10 days. If this request also fails we will contact you and ask you to resolve this. If you cannot make the payment your policy will be cancelled and a charge made for any cover provided up to the date of cancellation. This would leave you without the protection of the insurance cover.

**Q) How do I get further information?**

A) For further information please contact us on 0345 60 20 999 or by writing to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

Please fill in the whole form using ball point pen and send it to:

Ansvar Insurance  
 Ansvar House, St Leonards Road,  
 Eastbourne, East Sussex, BN21 3UR

Service user number

9	5	3	1	4	7
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Name(s) of Account Holder(s)


Bank/building society account number

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Sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Policy reference number

C	C	P	6	0	7	1	8	0	2								
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**For Official Ansvar Insurance broker use only** - This is not part of the instructions to your bank or building society

Agreed instalment charge

**PAYER TO COMPLETE**

Please enter your preferred collection day e.g. 15th

**Instruction to your bank or building society**

Please pay Ansvar Insurance Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Ansvar Insurance and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

F(AC)103 01/11



This guarantee should be detached and retained by the payer

# The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Ansvar Insurance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ansvar Insurance to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ansvar Insurance or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Ansvar Insurance asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.