



# Statement of Fact

## Multi Cover Third Sector Secure

**Policy number:** CC005194  
**Agent reference:** 7220004

**Client number:** 11143944

**Insured:** Reading Community Learning Centre

**Agent name:** M Ladbrook Ltd t/a Ladbrook

**Postal address:**

**Agent address:**

94 London Street  
Reading  
Berkshire  
RG1 4SJ

21B Napier Court  
Gander Lane  
Chesterfield  
Derbyshire  
S43 4PZ

**Issuing office:** Victor Insurance, Grove House, Newland Street, Witham, Essex, CM8 2UP

**Your Activities:** Reading Community Learning Centre (RCLC) is a charity that helps ethnic minority women and their families living in the Reading area. We reach out and empower isolated and vulnerable women to grow their skills, confidence and independence. We do this through informal learning programmes, support and friendship. Most of our women are migrants or refugees who speak little or no English and have limited experience outside their home. We attract around 400 learners each year from 36 countries. We are completely financially dependent on grants, donations and earned income from lettings. We provide an Ofsted registered creche on site to the vulnerable ethnic minority women who use the centre.

**Effective date:** 01 April 2024  
**Expiry date:** 31 March 2025

**Date of issue:** 15 March 2024

<b>Premium ex IPT:</b>	£1,353.40
<b>IPT @ 12.00%:</b>	£162.41
<b>Underwriting fee:</b>	£35.00
<b>Total premium:</b>	£1,550.81

### Important Information

**You** must make a fair presentation of the risk to **Us** when **You** take out, renew or vary **Your** policy. This means that **You** must tell **Us** about all facts and circumstances which may be material to the risks covered by **Your** policy in a clear and accessible manner. Material facts are those which are likely to influence **Us** in the acceptance or assessment of the terms or pricing of **Your** policy. If **You** are in any doubt as to whether a fact is material, **You** should tell **Us** about it.

If **You** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where, **We** would not have issued, renewed or varied **Your** policy had **You** told **Us** about a material fact or circumstance, **We** may treat **Your** policy as if it had not existed and refuse to pay any claims. In other cases, **We** may only pay part of the value of **Your Claim** or impose additional terms.

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For these reasons, it is important that **You** check all of the facts, statements and information set out in this document or any other information provided are complete and accurate and that **You** have answered any questions completely and accurately. If there is more than one person involved in **Your** organisation or employed by **You**, **You** should check with them where appropriate that the facts and statements that **You** make are complete and accurate.

If any of the facts, statements or information about **You** or **Your Activities** are incomplete or inaccurate, **You** or **Your** agent must contact **Us** immediately. Failure to do so may mean that **Your Claim** will not be paid, or that we will impose different terms on **Your** policy, or charge **You** a higher premium or, in the worst case, invalidate **Your** policy and require **You** to repay any **Claims** that have already been paid under the policy.

**Data Protection (this notice applies to all sections of this application)**

**You** should understand that information **You** provide to **Us** or Victor Insurance may contain personal data as defined under the General Data Protection Regulation (Regulation (EU) 2016/679). By providing this information, **You** consent to the processing of **Your** personal data by **Us** or Victor Insurance and affiliated companies for the purposes set out in the Privacy Notice in the policy wording. **You** should be aware that some of these organisations may be located outside the **United Kingdom** and the European Economic Area. Please be assured that **We** and Victor Insurance have taken appropriate steps to safeguard **Your** information according to relevant data privacy laws. Please contact **Us** or Victor Insurance if **You** require further information on measures undertaken to protect **Your** data. An explanation detailing how **Your** information is used can be found within the Privacy Notice in the policy wording.

**The policy wording applicable is:** Multi Cover Third Sector Secure v9 19 07 2023 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>



## Cover Summary

The following selections of cover have been selected; please see individual sections of cover and Premises for full details.

Cover	Insured/Not Insured
Material Damage	✓
Business All Risks	✓
Business Interruption	✓
Book Debts	✓
Terrorism	✗
Employer's Liability	✓
Public and Products Liability	✓
Charity Trustees Management Liability	✗
Professional Liability	✗
Employee Dishonesty	✗
Money and Assault	✓
Goods in Transit	✓
Deterioration of Stock	✓
Personal Accident	✓
Equipment Breakdown	✓
Cyber Liability	✓
Legal Expenses	✓

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# General Information

## Details of the Organisation

Organisation class	The advancement of education
Organisation sub class	Tertiary Education
Charity registration no	1123017
Approximate date organisation established	01 February 2008
Projected 12 months <b>Revenue</b>	£165,854

## Details of the Trustees, Directors or Officers

Been declared bankrupt or insolvent?	No
Had a proposal declined, renewal refused or insurance cancelled?	No
Had any complaints or investigations concerning the charity by or to the Charity Commissioners or any other regulatory or official body or institution?	No
Had any convictions or charged (but not yet tried) with any criminal offence other than motoring offences?	No
Had special terms imposed?	No

## Details of the Organisations Activities

Do <b>Your Activities</b> involve work with persons under the age of 18 and/or vulnerable adults?	Yes
Is there an element of residential or overnight stays	No
Do <b>You</b> arrange events or fundraising activities>	Yes
Do <b>You</b> operate a Day Care Centre, Playgroup or Nursery>	Yes
Do <b>You</b> have a written safeguarding policy which is reviewed annually and complies with all the legislation and guidelines relating to the safeguarding of children and vulnerable adults including the use of Criminal Records Bureau Disclose / Independent Safeguarding Authority Scheme (or any Scottish or Northern Irish equivalent)?	Yes
Do <b>You</b> work with animals?	No
Do <b>You</b> maintain gardens and landscaping or undertake other general maintenance?	No
Any of <b>Your Activities</b> carried out outside of the <b>United Kingdom</b> ?	No
Are <b>You</b> involved in any form of recycling?	No
Are <b>You</b> involved in supporting others who have or suffer from drug or alcohol addictions?	No
Are <b>You</b> involved in supporting others who have a history of being or are violent?	No

## Details of Health and Safety

Do <b>You</b> currently have a safety policy in force?	Yes
Do <b>You</b> have a nominated health and safety officer?	Yes
Do <b>You</b> provide health and safety training to <b>Employees</b> ?	Yes
Do <b>You</b> undertake risk assessments?	Yes
Do <b>You</b> undertake workplace inspections?	Yes



## Details of Employees, Volunteers and Revenue

Admin/clerical wageroll	£141,300
Manual work at <b>Premises</b> wageroll	£13,000
Work at height or depth?	No
Work using heat?	No
Work using powered machinery/tools?	No
Work involving heavy lifting?	No
Details of work in high risk areas	
Territories worked in	UK Only
Manual work away from <b>Premises</b> wageroll	£32,600
Details of work away from <b>Premises</b>	Community Outreach Workers
Work at height or depth?	No
Work using heat?	No
Work using powered machinery/tools?	No
Work involving heavy lifting?	No
Details of work in high risk areas	
Territories worked in	UK Only
<b>Total expiring Wageroll</b>	<b>£186,900</b>
Volunteers who undertake admin/clerical work	10
Volunteers who undertake manual work at <b>Premises</b>	9
Work at height or depth?	No
Work using heat?	No
Work using powered machinery/tools?	No
Work involving heavy lifting?	No
Details of work in high risk areas	
Territories worked in	UK Only
Volunteers who undertake manual work away from <b>Premises</b>	0
Total number of <b>Employees</b> (including trustees, committee members, governors, directors and volunteers)	36
Employer PAYE No	577/SA18782
Projected <b>Revenue</b> for the next 12 months	£165,854
Gross Annual <b>Revenue</b> for <b>Your</b> last complete financial year as shown in <b>Your</b> latest report and accounts	£0.00

## Insurance Information

Previously insured for any of the covers requested in the proposal	Yes
LTA required	No
Interested parties	

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## Claims History

No details provided

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## Schedule of Premises

	Premises address	Premises occupation
Premises 1	94 London Street Reading RG1 4SJ	Educational Establishments

## Material Damage

The **Excess** applicable in respect of **Damage** is £250 unless otherwise stated below.

The **Excess** applicable in respect of **Damage** to Glass is £100

The **Excess** applicable to **Subsidence, Heave** or **Landslip** is £1,000

### Premises 1

Property insured	Sum insured
	(£25,288)
Tenants Improvements	£29,081
Computer and Electronic Equipment	£19,631
Stock and materials in trade	£2,555
Does your <b>Stock</b> consist of any of the following:	
Beer, lager and cider?	No
Cigarettes, cigars and tobacco?	No
Electronic equipment?	No
Wines fortified wines and spirits?	No
	(£95,236)
<b>Machinery, Plant and All Other Contents</b>	£109,521
Year <b>Premises</b> built?	1900
Listed building?	Grade II
Had evidence of <b>Subsidence, Heave</b> and <b>Landslip</b> at this <b>Premises</b> ?	No
Not maintained or in a poor state of repair?	No
<b>You</b> are not the sole occupant in the <b>Premises</b> ?	No
<b>Premises</b> sprinklered?	No
<b>Premises</b> Unoccupied?	No
Any frying of food carried out on the <b>Premises</b> ?	No
Not constructed of brick, stone or concrete walls and slate or tiled roof?	No
Do <b>You</b> reside on or in adjacent premises?	No
<b>Premises</b> protected by an intruder alarm?	Yes
Automatic Fire Alarm linked to Central Station and fully maintained fire extinguishers?	No
CCTV present?	No
Housekeeping arrangements for storage and removal of combustible waste?	Yes

### Endorsements

#### MCTS066a - Material Damage - Excess

**Your Excess** in respect of **Damage** caused by or resulting from Theft or attempted theft is amended

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to £500

## Business All Risks

The **Excess** applicable is £100

Property insured	Territorial limit	Sum insured
11 x Sewing Machines - £120 each	United Kingdom	£1,320
Musical Instruments	United Kingdom	£100
2 x Banners	United Kingdom	£100
Audio Video Equipment	United Kingdom	£1,500
Portable Computers	United Kingdom	£12,000
Laptop Caddy	United Kingdom	£1,500
1 display board	United Kingdom	£100
Unspecified items	United Kingdom	£5,550

### Endorsements

#### MCTS018 - Musical instruments - increased excess

The **Excess** in respect of **Damage** to musical instruments is increased to £500.

#### Musical instruments – excess

The **Excess** in respect of **Damage** to musical instruments is amended to £500.

## Business Interruption

Loss of **Rent Receivable** £39,600  
 Maximum **Indemnity Period** 12 months

**Increased Costs of Working** £25,000  
 Maximum **Indemnity Period** 12 months

## Employers' Liability

Limit of liability £10,000,000  
 £5,000,000

### Limit of liability in respect of **Terrorism**

Do you do any outreach work?

Yes

Details of outreach work

3-4 times a week.  
 Involves talking to vulnerable women, giving advice, language support. Helping them to fill in forms or accompanying them to appointments. The

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outreach worker works on their own when they do this on a one to one basis with a learner. Outreach in peoples homes.

## Public and Products Liability

The **Excess** applicable to third party **Property Damage** is £250

The **Excess** applicable to third party **Bodily Injury** is £0

Limit of liability	£5,000,000
Limit of liability in respect of <b>Terrorism</b>	£2,000,000

<b>Premises</b> and equipment in a good state of repair and will be so maintained	Yes
Do <b>You</b> provide any form of treatment other than massage, reflexology or aromatherapy?	No
Do <b>You</b> manufacture, import, export, wholesale or retail any products?	No
Do <b>You</b> sell/supply second hand articles as part of <b>Your</b> general activities or for fundraising purposes?	No

## Endorsements

### Care Risk Management Condition

If in relation to any Claim You have failed to fulfil any of the following conditions, You will lose Your right to cover and payment for the Claim. Any person working for You or on Your behalf, voluntarily or paid, in a role which has unsupervised access to children or vulnerable groups must:

- i. have undergone satisfactory Criminal Record Bureau or similar statutory disclosure checks prior to engagement in those duties
- ii. undergo satisfactory Criminal Record Bureau or similar statutory disclosure rechecks every 3 years
- iii. have access to, are acquainted with and receive formal training in **Your** protection policy with formal update training based upon current best practice at intervals not exceeding 1 year
- iv. receive formal induction protection training prior to commencement of their duties and are supervised during their probationary service period

You securely retain, in accordance with current General Data Protection Regulation guidelines:

- a. employment and engagement applications, references, identity verification, records of Criminal Records Bureau or similar statutory disclosure checks and related correspondence in respect of
  - i. Your protection policy, revisions and records of Your protection policy training delivered to any person working for You or on Your behalf in a care role or having unsupervised access to any child or vulnerable group in Your care
  - ii. Your accident and incident registers records of any alleged, actual or threatened abuse, assault or molestation and action taken including notifications to the appropriate authorities
  - iii. all referral, assessment, treatment and care plans and related correspondence for any child or vulnerable group in Your care.

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**MCTS013 - Childminders, nursery schools and playgroups**

In connection with the operation of a playgroup or nursery school or in connection with the supervision of children by **You**:

- a. **You** shall be registered under The Children Act 1989 or any other subsequent equivalent legislation and **You** shall comply with the terms of such registration;
- b. This policy is issued on the basis that the maximum number of children in **Your** custody or control at any one time shall not exceed government guidelines for each adult;
- c. This policy does not cover **You** in respect of any errors, omissions or neglect in treatment or training given by **You** or on **Your** behalf of other than first aid treatment;
- d. If **You** request this policy shall extend to cover any person aged 18 or over while acting for **You** or on **Your** behalf in connection with Your Activities as described in the Schedule provided that:
  - i. such person is not entitled to any cover under any other policy;
  - ii. such person shall observe fulfil and be subject to the terms, exclusions and conditions of the policy insofar as they can apply;
  - iii. the cover granted by this **Endorsement** shall not operate to increase **Our** liability in the aggregate beyond the Public Liability Limit of Liability shown in the **Schedule**.

In connection with playgroups and mother and toddler groups this Policy extends to indemnify the Insured in respect of activities organised by the playgroup or mother and toddler group for the purpose of raising funds.

**Money and Assault**

**Part A - Money**

Crossed cheques and other non-negotiable instruments	£1,000,000
<b>Money</b> in vending or gaming machines on the <b>Premises</b>	£500
<b>Money</b> in safe on <b>Premises</b> overnight	Item 1 below
<b>Money</b> out of safe on <b>Premises</b> overnight	Item 2 below
Where is out of safe <b>money</b> stored overnight	
<b>Money</b> in transit or on the <b>Premises</b> during <b>Working Hours</b>	Item 3 below
<b>Money</b> in <b>Employee's</b> homes	Item 4 below
<b>Money</b> at fundraising events	Item 5 below
<b>Money</b> at tin shakes (per person)	Item 6 below

Premises	Item 1	Item 2	Item 3	Item 4	Item 5	Item 6
1	£2,500	£	£4,000	£500	£250	£50

**Part B - Assault**

Death	£15,000
<b>Loss of Sight or Hearing</b>	£15,000
<b>Loss of Limbs</b>	£15,000
Permanent total disablement	£15,000

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Temporary total disablement	Total weeks payable	£150 per week 104 weeks
Temporary partial disablement	Total weeks payable	£75 per week 104 weeks

## Goods in Transit

The **Excess** applicable to this section is £250.

Method of Transit Private car, commercial road vehicles, other road haulier, rail and post

Premises	Limit any one occurrence (£)
1	£2,500

## Deterioration of Stock

**Excess:** You will pay the first 10% of each and every **Claim** (minimum £25) if the **Refrigerating Plant** is over 10 years old at the time of **Damage**

Premises	Refrigerating Plant
1	£500

## Personal Accident

### Employee

Cover basis Multiple of Salary

Operative time 24 Hours

### Employee Benefits Payable

Death	3x gross annual wage
<b>Loss of Sight or Hearing</b>	3x gross annual wage
<b>Loss of Limbs</b>	3x gross annual wage
Permanent total disablement	3x gross annual wage
Temporary total disablement	75% of weekly wage
	Maximum number of weeks payable 104 weeks
Temporary partial disablement	35% of weekly wage
	Maximum number of weeks payable 104 weeks

## Volunteer

Cover basis Fixed Benefits

Operative time Occupational

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### Volunteer Benefits Payable

Death		£15,000
<b>Loss of Sight or Hearing</b>		£15,000
<b>Loss of Limbs</b>		£15,000
Permanent total disablement		£15,000
Temporary total disablement		£100 per week
	Maximum number of weeks payable	104 weeks
Temporary partial disablement		£50 per week
	Maximum number of weeks payable	104 weeks
Accumulation limit any one accident		£5,000,000
Any one <b>Employees</b> net salary exceeds £100,000?		No
All <b>Employees</b> and volunteers in good health with no pre-existing medical conditions?		Yes
Have any <b>Employees</b> or volunteers had previous personal accident claims?		No
Will any <b>Employees</b> or volunteers be participating in any hazardous sporting activities?		No

### Equipment Breakdown

The **Excess** applicable is £350

<b>Property Insured</b>	All installed plant, machinery and computer equipment (including portable)
Cover	Sudden and unforeseen damage
Limit of liability	£5,000,000
Computer equipment	£500,000
Portable computer equipment	£5,000
Reinstatement of data	£50,000
Increased cost of working	£50,000

### Cyber Liability

The **Excess** applicable is £500

The **Time Excess** applicable is 12 hours

Limit of liability	£50,000
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### Legal Expenses

Limit of liability	£250,000
Employment disputes compensation awards aggregate limit	£1,000,000

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per period of insurance

## Policy Endorsements

### Hazardous Exclusion

We will not provide cover in respect of the following: Parachute Jumping, Paragliding, paracending, Bungee jumping or abseiling, events involving weapons, passenger carrying amusement devices, remote controlled model aircraft.

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