

Arranged with Arch Insurance .

To : Members of the Meanwhile Foundation .

Re Members Insurance Provisions

Baxters are delighted to have the opportunity to work with the Meanwhile Foundation and have arranged a new Public Liability insurance policy which detailed below for the membership of the Foundation who opted into the Members Public Liability when signing up to be a member. Those who opted out, potentially as they already have a policy in place, will not be included.

Description of Public Liability: The insurance arranged for the Members of the Meanwhile Foundation is Public Liability with a Limit of Indemnity of £5,000,000 . This insurance provides protection for the cost of claims made by the public for incidents that occur in connection with the Members Business / Activity . Public Liability insurance covers the cost of compensation for personal injuries, loss of or damage to property and death .

The details of the policy and comments on facilities available are confirmed below :

Policyholders : All members for the time being of the Meanwhile Foundation .

Activation date of policy coverage : The Public Liability Insurance automatically becomes effective upon Membership of the Foundation being confirmed

Class of Insurance : Public Liability Insurance

Policy Period : 12 Months commencing 26th June 2020

Policy Number : APP39228COM

Protection : In respect of Public Liability for activities undertaken by the Member within the premises they occupy for business purposes / activities .

Public Liability Limit of Indemnity : £5,000,000

Policy inclusions:

1. Public Liability insurance covers the cost of compensation for personal injuries, loss of or damage to property and death .
2. Damage to Leased or Rented Premises : The Foundation wishes us to confirm that the policy provides protection in the form of Legal Liability for loss or damage to premises (or fixtures and fittings thereof) hired or rented to the member subject to policy terms and conditions

A full policy wording may be found at www.arista-insurance.com/products.htm and refer specifically to the Commercial Combined Policy Public Liability Section

Policy Exclusions :

1. Any form of work or activity undertaken away from the Members premises, at the Premises of a Third Party, other than collection or delivery in connection with the members activity or business This

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would relate to any work undertaken by a member at the premises of a Third Party . The Members Insurance would only be for the premises they occupy for business purposes .

2. Use of Heat process at the premises including use of any electric oxy-acetylene or similar welding or cutting equipment blow lamps blow torches hot air guns hot air paint strippers laser beams thermal lances portable grinding wheels angle grinders space heaters or asphalt bitumen or tar heaters or any other heat or spark producing equipment .

3. Any storage of Flammable Liquids & Explosives .

4. Policy Excess in respect of Damage to Third Party Property is £500 each and every claim or incident .

5. Excluding Products Liability Insurance

In the event of an incident involving injury to the Public or Loss/Damage to Third Party property the Member should notify Rita Aggarwal at Baxters on 02085189156 or Rita@wbbaxter.co.uk

Other Insurance Facilities

To supplement the Public Liability Insurances arranged as part of your membership Baxters are able to offer and arrange insurance under their facilities for Pop Up insurance . The insurance covers available within the “standalone” Pop Up policies include :-

- * Products Liability
- * Statutory Employers Liability
- * Damage to your Contents and Stock
- * Money
- * Glass Breakage
- * Legal Protection .

A wide range of trades and activities can be covered and there is no need to pay for annual policy , the policy terms is for the actual period your require and extensions can be arranged .

To obtain full details and a premium quotation please contact Rita Aggarwal at Baxters who's contact details are , please ensure that you mention that you are members of the Meanwhile Foundation and the date your membership commenced. :-

Rita@wbbaxter.co.uk<mailto:Rita@wbbaxter.co.uk>

Direct Dial : 020.8518.9156