

## Policy Schedule

### For your Community Group

Insured on Childcare and Business Combined Policy

About You	
<b>Policyholder</b>	Holistic Harmonies CIC
<b>Correspondence Address</b>	Flat 2 45a Canning Street Liverpool Merseyside L8 7TA United Kingdom
<b>Business Description</b>	Support group or organisation working for the public benefit in its local community through the provision of music and movement sessions for children and adults and the provision of family social events.
<b>Activities</b>	<ul style="list-style-type: none"> <li>- Exercise and Aerobics</li> <li>- Information, advice and social activities</li> <li>- Lifestyle and Wellbeing</li> </ul>
<b>Your Subsidiary Name</b>	None
<b>Your Subsidiary's Employer Reference Number</b>	N/A
About Your Policy	
<b>Master Policy Reference Number</b>	Y149201QBE0123A
<b>Policy Number</b>	CG02002795
<b>Policy Wording Reference</b>	PCCB011223
<b>Package Cover Level Selected</b>	Essential
<b>Period of Insurance</b>	7 <sup>th</sup> November 2024 to 6 <sup>th</sup> November 2025
<b>Reason for Issue</b>	Renewal
<b>Date of Issue</b>	6 <sup>th</sup> November 2024
Your Premium	
<b>This Transaction Premium excluding IPT</b>	£194.22
<b>This Transaction IPT</b>	£23.30
<b>This Transaction Premium including IPT</b>	£217.52
<b>Annual Policy Premium including IPT</b>	£217.52
Sections of Cover	
<b>Property Damage</b>	Not Insured
<b>Employers' Liability</b>	Insured
<b>Public and Product Liability</b>	Insured
<b>Treatment Liability for Registered Providers</b>	Not Insured
<b>Treatment Liability for Unregistered Providers</b>	Insured
<b>Professional Indemnity</b>	Insured
<b>Directors', Trustees' and Officers' Liability</b>	Not Insured

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<b>Legal Expenses</b>	Insured
<b>Portable Equipment</b>	Not Insured
<b>Equipment Breakdown</b>	Not Insured
<b>Business Interruption</b>	Not Insured
<b>Loss of Registration Certificate</b>	Not Insured
<b>Personal Accident</b>	Not Insured
<b>Money</b>	Not Insured
<b>Employee Dishonesty</b>	Not Insured
<b>Terrorism</b>	Not Insured
<b>Cyber</b>	Not Insured
<b>Trustees' and Officers' Financial Liability</b>	Not Insured
<b>Loss of Licence</b>	Not Insured

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Employers Liability Section	Limit of Indemnity
<b>Limit of Indemnity - Any One Occurrence</b>	£10,000,000
Extensions to this Section	Maximum Amount Payable
<b>Compensation for Court Attendance</b>	
<b>You, any director or business partner</b>	£750
<b>Any employee</b>	£250
Important Information	

#### Employers' Liability Tracing Office

If **your** policy provides Employers' Liability cover information relating to **your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website: [www.elto.org.uk](http://www.elto.org.uk)

Public and Products Liability Section	Limit of Indemnity
<b>Public Liability</b>	£5,000,000
<b>Limit of Indemnity - Any One Occurrence</b>	
<b>Products Liability</b>	£5,000,000
<b>Limit of Indemnity - Any One Period of Insurance</b>	
Extensions to this Section	Maximum Amount Payable
<b>Compensation for Court Attendance</b>	
<b>You, any director or business partner</b>	£750
<b>Any employee</b>	£250
<b>General Data Protection Regulations</b>	£1,000,000

Treatment Liability for Unregistered Providers Section	Limit of Indemnity
<b>Limit of Indemnity - Any One Occurrence</b>	£5,000,000

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Professional Indemnity Section	Limit of Indemnity
<b>Professional Indemnity</b>	
<b>Limit of Liability - Any One Period of Insurance</b>	£500,000
Extensions to this Section	Maximum Amount Payable
<b>Compensation for Court Attendance</b>	
<b>You, any director or business partner</b>	£750
<b>Any employee</b>	£250
<b>Legal Representation</b>	£50,000
<b>Loss of or Damage to Documents</b>	£50,000
Excess Applicable to this Section	
<b>All claims</b>	£250

Legal Expenses Section	Limit of Liability
<b>This section of the policy is arranged by Morton Michel with ARAG plc</b>	
<b>Legal Expenses</b>	£100,000
Insured Events	
<b>Compliance &amp; Regulation</b>	Insured
<b>Contract &amp; Debt Recovery</b>	Insured
<b>Crisis Communication</b>	£25,000 per claim
<b>Employment Restrictive Covenants (defence)</b>	Insured
<b>Identity Theft</b>	Insured
<b>Legal Defence</b>	Insured
<b>Loss of Earnings</b>	Insured
<b>Partnership Disputes</b>	£25,000
<b>Personal Injury</b>	Insured
<b>Property</b>	Insured
<b>Statutory Licence Appeals</b>	Insured
<b>Tax Disputes</b>	Insured
<b>Employees' Compliance &amp; Regulation</b>	Insured
<b>Employment</b>	Insured
<b>Employment Compensation Awards</b>	Insured
<b>Employment Restrictive Covenants</b>	Insured
<b>Executive Suite</b>	Insured
<b>Service Occupancy</b>	Insured
<b>Tax Compliance Disputes</b>	Insured

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#### Endorsements and Conditions applicable to your policy

##### Abuse Exclusion

The following clause is incorporated in and forms part of the 'Exclusions and limitations applying to the Public and Products Liability section' **sub-section** in the Public and Products Liability **section** of the **policy**.

**We** will not indemnify you under the Public and Products Liability **section** in respect of **personal injury** to any person caused by **abuse**.

For the purposes of this endorsement the following definition will apply:

**abuse** means:

1. acts of hurting or injuring mentally or physically by maltreatment or ill-use
2. actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation whether under the guise of treatment or not, or in the course of treatment or not
3. repeated or continuing contemptuous coarse or insulting words or behaviours

##### Baby Massage

The following clause is incorporated in and forms part of the 'Other Public and Products Liability Terms and Conditions' **sub-section** in the Public and Products Liability **section** of the **policy**.

In respect of the Public and Products Liability **section** it is a condition precedent to **our** liability that whenever **you** provide baby or infant massage instruction takes place that:

1. **you** must have an appropriate **accredited training** in baby or infant massage
2. **you** must provide demonstration of baby or infant massage techniques on a doll only.