

Policy Schedule

For your Community Group

Insured on Childcare and Business Combined Policy

About You	
Policyholder	Holistic Harmonies CIC
Correspondence Address	Flat 2 45a Canning Street Liverpool Merseyside L8 7TA United Kingdom
Business Description	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.
Activities	- Information, advice and social activities - Lifestyle and Wellbeing
Your Subsidiary Name	None
Your Subsidiary's Employer Reference Number	N/A

About Your Policy	
Policy Number	CG02002795
Package Cover Level Selected	Essential
Period of Insurance	7 th November 2021 to 6 th November 2022
Reason for Issue	New Business
Date of Issue	3 rd November 2021

Your Premium	
This Transaction Premium excluding IPT	£174.69
This Transaction IPT	£20.96
This Transaction Premium including IPT	£195.65
Annual Policy Premium including IPT	£195.65

Sections of Cover	
Property Damage	Not Insured
Employers' Liability	Insured
Public and Product Liability	Insured
Treatment Liability for Registered Providers	Not Insured
Treatment Liability for Unregistered Providers	Insured
Professional Indemnity	Insured
Directors', Trustees' and Officers' Liability	Not Insured
Legal Expenses	Insured
Portable Equipment	Not Insured

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Equipment Breakdown	Not Insured
Business Interruption	Not Insured
Loss of Registration Certificate	Not Insured
Personal Accident	Not Insured
Money	Not Insured
Employee Dishonesty	Not Insured
Terrorism	Not Insured
Cyber	Not Insured
Trustees' and Officers' Financial Liability	Not Insured
Loss of Licence	Not Insured

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Employers Liability Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£10,000,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£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

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

Treatment Liability for Unregistered Providers Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£5,000,000

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

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

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Endorsements and Conditions applicable to your policy

Abuse Exclusion

We will not be liable under the Public and Products Liability Section for **bodily injury** to any person caused by **abuse**.

For the purposes of this Exclusion the following Definition will apply:

- abuse**
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

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** will have obtained an appropriate nationally recognised qualification in baby or infant massage
2. **you** will provide demonstration of techniques on a doll only.