



Quote Number: 835468749

Period of Insurance: **From:** 1st December 2025 **To:** 30th November 2026

both days inclusive at the mailing address of the **Insured**

CONTRACT PARTIES

Cover Holder: Talisman Specialty UK Limited

Insurer: Accelerant Insurance Europe SA/NV UK Branch

Regulatory Details: Accelerant Insurance Europe SA/NV UK Branch is the UK establishment of Accelerant Insurance Europe SA/NV, an insurance company authorised under code 3193 and regulated by the National Bank of Belgium and the Financial Services and Markets Authority in Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The Firm Reference Number of Accelerant Insurance Europe SA/NV UK Branch is 940712. Its UK Establishment Number is BR02748 and its UK Establishment Office is located at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB.

Registered Address: 1 Tollgate Business Park, Tollgate West, Colchester, Essex, CO3 8AB

Insured: Pentlands Men's Shed

Subsidiary Companies:

Correspondence Address: 19 Lovedale Road, Balerno, Midlothian, EH14 7DW

Business Description: Men's Shed

BROKER DETAILS

Broker Name: Wessex Insurance Brokers Ltd

Broker Address: 21 High Street, Overton, RG25 3HB

Currency: GBP

Premium and Tax

Annual Premium:	GBP	405.24	IPT:	GBP	48.62	Fee:	GBP	0.00	Total Premium:	GBP	453.86
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Premium for Policy Period:	GBP	405.24	IPT:	GBP	48.62	Fee:	GBP	0.00	Total Premium:	GBP	453.86
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Insurer Participation: 100% share of risk

Reason for Issue: Quote



Operative Sections of Cover

The Sections of this **Policy** shall only be operative where indicated below. If a Section is not operative, it is of no effect and cover will not be granted under it.

General Endorsements	
Infrastructure Equipment Breakdown	Not Operative
Full Equipment Breakdown	Not Operative

Section	Operative (Yes/No)
Section A – Property Damage	Yes
Section B – Goods in Transit	No
Section C – Money & Personal Accident	No
Section D – Business Interruption	No
Section E – Computer All Risks	No
Section F – Employers' Liability	Yes
Section G – Public and Products Liability	Yes
Section H – Specified Legal Expenses	No

LIST OF INSURED PREMISES AND OTHER LOCATIONS	
Loc No.	Location Details
i	Floating over Named Premises
ii	Anywhere in the UK
iii	Anywhere in the EU
iv	Anywhere in the World
1.	98 Forthview Crescent, Currie, Midlothian, EH14 5QP



SECTION A – PROPERTY DAMAGE					
Loc No.	Property Insured	Basis of Settlement	Declared Value	% Uplift	Sum Insured
1.	Buildings	Reinstatement	£50,000		£50,000
	Machinery & Plant inc Tools	Reinstatement	£5,000		£5,000
	All Other Fixtures and Fittings	Not Covered	Not Covered		Not Covered
	Computer	Not Covered	Not Covered		Not Covered
	Stock	Not Covered	Not Covered		Not Covered
	Target Stock	Not Covered	Not Covered		Not Covered

SECTION A – ENDORSEMENTS	
Subsidence	Not Operative
Stock Declaration	Not Operative
Medical Facilities	Not Operative

SECTION B – GOODS IN TRANSIT	
Method of Conveyance	any one occurrence
	Sub-Limit
A) Carriage by vehicles owned and operated by named insured	
Each Vehicle	£5,000
Any one load or combination of loads at any one location	£5,000
B) Carriage by a carrier other than the named insured by means of road rail or air freight as follows	
Carriers other than by parcel post	N/A
Parcel Post	N/A

SECTION C – MONEY & PERSONAL ACCIDENT	
Part A - Money	
	Limit of Liability
Used national insurance stamps, national savings certificates, premium savings bonds, franking machine impressions, VAT input documents, debit / credit / charge card sales vouchers, luncheon vouchers, trading stamps, revenue stamps, crossed warrants comprising cheques, travellers cheques, bankers drafts, postal orders, money orders, national giro drafts, payment orders, securities for money, stamped national insurance cards, war bonds, travel tickets, travel warrants, authenticated travel certificates, telephone paycards, customer redemption vouchers and bills of exchange	£250,000
Money other than as described above:	
On the premise during business hours	£5,000
Not contained in approved locked safe or strongroom outside business hours	£500
Contained in approved locked safe or strongroom outside business hours	£5,000
in Transit	£5,000
in bank safe	£1,000
At directors partners or employees dwellings	£500
Held by representatives	N/A
On contact or exhibition sites	N/A

Part B - Personal Accident (Assault)	
Contingencies	
Death	£10,000
Permanent loss of all sight in one or both eyes	£10,000
Loss of one or more limbs	£10,000
Temporary total disablement - Per week (payable at 4 weekly intervals)	£500



Permanent and total Disablement	£10,000
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SECTION D – BUSINESS INTERRUPTION

Loc No.	Basis of Settlement	Maximum Indemnity Period (months)	Declared Value	% Uplift	Sums Insured

SECTION D - EXTENSIONS

	Maximum Indemnity Period (months)	Sub-Limit	
Prevention of Access	12	£100,000	any one Occurrence
Public Utilities – Electricity	12	£100,000	any one Occurrence
Public Utilities – Gas	12	£100,000	any one Occurrence
Public Utilities – Telecommunications	12	£100,000	any one Occurrence
Public Utilities – Water	12	£100,000	any one Occurrence
Specified Suppliers	12	N/A	any one Occurrence
Specified Customers	12	N/A	any one Occurrence
Unspecified Suppliers	3	£50,000	any one Occurrence and in the Aggregate
Unspecified Customers	3	£50,000	any one Occurrence and in the Aggregate
Infectious Disease	3	£10,000	any one Occurrence and in the Aggregate
Transit	3	£10,000	any one Occurrence
Contract Sites	3	£50,000	any one Occurrence
Loss of Attraction	3	£100,000	any one Occurrence
Property Stored	12	£10,000	any one Occurrence
Exhibition Sites	3	£10,000	any one Occurrence
Exhibition Loss of Expenses	3	£10,000	any one Occurrence
Fines and Damages	3	£10,000	any one Occurrence
Bomb (Hoax or Actual)	N/A	N/A	any one Occurrence

SECTION D – ENDORSEMENTS

Public Utilities	Not Operative
Subsidence	Not Operative
Theft (full theft from Buildings and forcible and violent theft from grounds and outbuildings)	Not Operative

SECTION E – COMPUTER ALL RISKS

Property Insured

On Computer and Telecommunications Equipment Media and Ancillary Equipment as described in the items detailed below being the property of the named insured or for which they are legally responsible whilst at the premises or elsewhere as identified by the respective Premise or Location number shown against the item of Property Insured and detailed in the location description

Loc No.	Property Insured	Basis of Settlement	Declared Value	% Uplift	Sum Insured



Extensions		
	Sub-Limit	
Removal of Debris	Full Limit	any one Occurrence
Temporary Repairs and/or Expediting Costs	£5,000	any one Occurrence
Incompatibility of Computer Records	£5,000	any one Occurrence
Additional Property	£5,000	any one Occurrence
Additional Rental	£5,000	any one Occurrence
Accidental Discharge of Gas Flooding Systems	£5,000	any one Occurrence

SECTION F – EMPLOYERS' LIABILITY		
	Limit of Liability	
Employers' Liability	£10,000,000	any one Occurrence
Including sub-limits of liability		
Asbestos	£5,000,000	any one Occurrence
Terrorism	£5,000,000	any one Occurrence
Section Minimum & Deposit Premium	100%	

SECTION G - PUBLIC AND PRODUCTS LIABILITY		
	Limit of Liability	
Public Liability	£5,000,000	any one occurrence
Products Liability	£5,000,000	any one Occurrence and in the annual aggregate
Combined single limit for Public and Products Liability Sections	£5,000,000	any one insured event
SECTION G - ENDORSEMENTS		
Heat Work Away Exclusion		Operative
Heat Work Away Extension		Not Operative
Critical Aviation / Military / Naval Products Extension		Not Operative
Libel and Slander Extension		Not Operative
Section Minimum & Deposit	100%	



EXCESS OR DEDUCTIBLES			
Any applicable Deductible, Excess or Time Excess will apply in respect of any one occurrence unless otherwise stated			
Section	Excess or Deductible	Amount	
General Endorsements			
Infrastructure Equipment Breakdown Cover	Deductible	N/A	any one Occurrence
Full Equipment Breakdown	Deductible	N/A	any one Occurrence
Property Damage	Deductible	£500	any one Occurrence
Subsidence	Deductible	£1,500	any one Occurrence
Flood	Deductible	£500	any one Occurrence
Deterioration of Stock	Time Excess	N/A	hours
Computer Equipment	Deductible	N/A	any one Occurrence
Goods in Transit	Deductible	N/A	any one Occurrence
Money	Deductible	N/A	any one Occurrence
Personal Accident	Deductible	N/A	any one Occurrence
Business Interruption	Deductible	N/A	any one Occurrence
Prevention of Access	Time Excess	N/A	hours
Prevention of Access - non damage	Time Excess	N/A	hours
Public Utilities - terminal ends	Time Excess	N/A	hours
Supply utilities	Time Excess	N/A	hours
Loss of Attraction	Time Excess	N/A	days
Computer All Risks	Deductible	N/A	any one Occurrence
Employers Liability	Excess	£0	any one Occurrence
Public Liability	Excess	£500	any one Occurrence
Third Party Property Damage	Excess	£500	any one Occurrence
Injury	Excess	£500	any one Occurrence
North America	Excess	N/A	any one Occurrence
Work Away	Excess	£500	any one Occurrence
Heat Work Away	Excess	N/A	any one Occurrence
Products Liability	Excess	£500	any one Occurrence

Talisman Specialty UK Limited Firm Ref No. 310008 and the Registered Company No.03523759



APPENDIX A – APPLICABLE ENDORSEMENTS

GEN 11 - Hazardous Locations Exclusion

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage including denial of access caused by or arising from work undertaken whether carried out by the Insured or persons acting on behalf of the Insured in any capacity in, at or on any of the following:

- (a) aerodromes aprons runways airside helipads or landing strips
- (b) aircraft or other aerial devices mechanically propelled or otherwise
- (c) jetties or piers
- (d) hovercraft or air cushioned vehicles
- (e) ships or watercrafts in any capacity
- (f) installation maintenance &/or repair of railway track and signalling equipment
- (g) dams aqueducts or bridges
- (h) mines or quarries
- (i) nuclear power stations or any designated nuclear sites
- (j) chemical plants oil refineries petrochemical installations or storage sites relating to such
- (k) petrol tanks fuel tanks or storage vessels for such
- (l) tunnels

GEN 14 - Height Limit Exclusion (2 Metre)

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a height above 2 metres from the surrounding floor or ground level

GEN 17 - Depth Limit Exclusion (2 Metre)

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a depth below 2 metre from the surrounding floor or ground level

GEN 19 - Health and Safety Policy Condition

It is a condition precedent to Companies liability that the Insured have an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by, all Employees.

GEN 21 - Excluding tree felling

This Policy does not indemnify the Insured in respect of any claim arising in connection with tree- felling.

GEN 23 - Hazardous Work Endorsement

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage including denial of access caused by or arising from works involving the following:

- 1) piling work contracts other than the use of sheet piles for the temporary support of trenches
- 2) underpinning
- 3) quarrying
- 4) the use of explosives
- 5) water diversion
- 6) the construction of:
towers, steeples, spires, pylons, chimney shafts or blast furnaces, viaducts, bridges and flyovers other than for resurfacing or resurfacing of roads thereon, docks, quaysides, jetties, harbours, tunnels, dams, cofferdams or reservoirs, underground mines, underwater mines, underwater/sub aqueous works or installations

This policy exclusion does not apply in respect of;

- 1) work involving partial or total demolition of structures not exceeding 5 metres in height when such work is incidental to Your main trade

GEN 28 - Premium Payment Clause

The Insured undertakes that premium will be paid in full to underwriters 45 days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to the Company, by the day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) the Company shall have the right to cancel this policy by notifying the Insured via the broker in writing. In the event of cancellation, premium is due to the Company on a pro rata basis for the period that the Company are on risk but the full policy premium shall be payable to the Company in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.

It is agreed that the Company shall give not less than 15 days prior notice of cancellation to the Insured via the broker. If premium due is paid in full to the Company before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not effect the other provisions of this clause which will remain in full force and effect.

GEN 33 - Exclusion: Coronavirus and/or Pandemic

Insured section: General Exclusions



The following clause and definition are added to and incorporated into the 'General Exclusions' (or otherwise) section of this policy.

General Exclusions:

Coronavirus, epidemic and/or pandemic

Regardless of any provision to the contrary, the policy excludes any damage or loss or interruption or interference directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:

a) any Coronavirus including but not limited to;

i) COVID-19;

ii) Severe Acute Respiratory Syndrome (SARS); or

iii) MERS-CoV;

b) any epidemic or pandemic which poses a threat to human health whether officially declared an epidemic or pandemic or not; or

c) any mutation, variation, fear or threat of a) or b) above, or similar or equivalent in the future

GEN 45 - Hot Work Operations

It is a condition precedent to the Company's liability in respect of legal liability to pay Compensation for Damage under this policy arising out of, Hot Work Operations, that the Insured must ensure that the following precautions and procedures are complied with in full on each occasion of the use or application of heat (as defined below) taking place on the Premises:

a) If the application of heat is by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers;

i) the area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) is cleared of all loose combustible material; other combustible material is covered by sand or over-lapping sheets or screens of non-combustible material;

ii) at least 2 adequate and appropriate portable fire extinguishers, in proper working order, are kept in the immediate area of the work being undertaken and used immediately smoke or smoldering or flames are detected;

iii) blow lamps and blow torches are filled in the open and are not lit until immediately before use and are extinguished immediately after use;

iv) a person is appointed by the Insured or the contractor who will watch for signs of smoke or smoldering or flames and will take immediate steps to extinguish any smoldering or flames discovered during works and for a period of 60 minutes after works have finished;

b) If use of asphalt, bitumen, tar, pitch or lead heaters is carried out, it is carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel is placed on a non-combustible heat insulating base; and

c) The Contractor(s) using the application of heat on the Premises must have in place applicable Public Liability insurance with an indemnity limit of no less than £5m and must supply proof of such insurance to the Insured prior to the commencement of work

GEN 47 - Property Cyber and Data Exclusion

1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

1.1 Cyber Loss;

1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

4 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

5 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

6 Cyber Incident means:

6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

7 Computer System means:

7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

8 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

GEN 53 - Beneficial Owner

Insured section: General Conditions



The following clause is added to and incorporated into the 'General Conditions' (or otherwise) section of this policy.

General Conditions:

Beneficial Owner

The ultimate beneficiary of this Insurance policy shall be domiciled in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

EL 4 - Volunteers Extension

It is hereby noted and agreed that General Definition 16 - Employee is restated to read as follows

The word 'Employee' shall mean any

- (a) Person under a contract of service or apprenticeship with the Named Insured
- (b) Labour only sub-contractor or working labour master or any person directly supplied by them
- (c) Self-employed person providing labour only
- (d) Person hired to or borrowed by the Named Insured
- (e) Person under work experience or similar schemes
- (f) Person volunteering to assist or co-opted to assist the Named Insured

Whilst working directly for the Named Insured in connection with the Business.

PD 20 - Overnight/Unattended Machinery Exclusion

The indemnity provided under this Section of this Policy shall not apply in respect of any claims arising from Damage caused by machinery operating whilst unattended at the Premises other than in respect of automatic sprinkler systems and or heating systems used for domestic purposes consisting of low pressure hot water apparatus or steam or oil fired space heaters supplied from an external tank or fired gas or electric appliances

PD 55 - Portable Heater Exclusion

It is hereby noted and agreed that condition 16 Section A Property Damage is Deleted and replaced with the following:

The indemnity provided under this Section of this Policy shall not apply in respect of any claims arising from Fire arising out of the use of any Portable Heaters on the Named Insureds Premises

PPL 65 - Abuse Exclusion

The indemnity provided under this Section of this Policy shall not apply in respect of any claim for legal liability to pay Compensation arising out of or directly or indirectly resulting from:

- (a) Abuse committed or alleged to have been committed by the Insured any Employee or anyone acting on behalf of the Insured including the transmission of disease arising out of any act of Abuse
- (b) the Insureds practices of Employee hiring acceptance of volunteer workers or supervision or retention of any person alleged to have committed Abuse
- (c) actual or alleged knowledge by an Insured of or failure to report the alleged Abuse to the appropriate authorities

For the purpose of this exclusion the following definition is added:

Abuse

The word 'Abuse' shall mean any act or threat involving molestation harassment corporate punishment assault or battery or any other form of physical sexual emotional psychological or mental abuse