Charlie Jonas
The Penguin Club
Amateur Dramatic Club Theatre
Park Street
Cambridge
CB5 8AS

10 December 2025

Dear Mr Jonas

Client Reference:	**PENGUINCLUB**
Policy Holder:	**The Penguin Club**
Policy Number:	**NODASCHEME000187**

Introduction

Your policy as detailed above falls due for renewal on 08 January 2026 and we have pleasure in confirming the premium and terms for the coming year.

Premium

The renewal premium is **£488.52**, inclusive of Insurance Premium Tax at the current rate and our £50.00 administration fee.

Documents

Enclosed is the employer's liability certificate, schedule of insurance and statement of fact. The full policy wording and summary of cover, which are available upon request, are now available to view at: **www.nodainsurance.co.uk/documents.** You can find our terms of business at: **www.lloydwhyte.com/about-us/regulation**

These documents provide details of the policy benefits as well as significant exclusions. It is important for you to read all of the policy documentation to ensure the cover meets your needs and you understand any restrictions that may apply. In addition, please take time to read our terms of business, which outlines the service we provide to you as your intermediary.

What to do next

Please choose your preferred method of payment from the following: (Card payments or Direct Debit can be arranged simply over the phone):

- Monthly Direct Debit – Please contact us for details
- Internet bank transfer - Account Name is 'Lloyd & Whyte Ltd', Account Number 86987960, Sort Code 30-98-45 (please quote your Client Reference 'PENGUINCLUB')
- Cheque made payable to Lloyd & Whyte Ltd. Please post the cheque to: Lloyd & Whyte Accounts Department, Affinity House, Bindon Road, Taunton, TA2 6AA
- Debit card or Personal/Business credit card

Affinity House, Bindon Road
Taunton, Somerset TA2 6AA

T: 01823 250736
E: noda@lloydwhyte.com
nodainsurance.co.uk

Recommendation If you have not already taken advantage of our Committee Insurance, which covers the society and it's trustees in respect of costs involved in preparing a legal defence should you be investigated or accused of a wrongful act, then please contact us on 01823 250736.

If you have any questions or queries regarding the policy or the documentation, please do not hesitate to contact us on 01823 250736.

Yours sincerely
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Client Service Administrator

Important information regarding your policy

Your Demands & Needs and our Recommendation:

In accordance with your previous requirements and based on the information you have disclosed in the past, we have established you have a need for the following:

NODA Insurance to protect the society from legal liability for damage or injury to members of the society as well as members of the public. In addition you have also asked for cover to protect theatre property such as costumes and equipment, as well as money.

As part of our product governance we regularly review the specialist market and we are recommending a policy with AXA Insurance UK plc, who we use as our sole provider because the policy has been specifically tailored to meet the needs of a non-profit organisation. This policy also automatically provides personal accident benefit.

The specific risk details on which our advice is based and the sums insured you have requested are shown in the enclosed schedule and statement of fact. We believe these to be your demands and needs unless otherwise stated. For your protection please make sure all information is accurate and up to date.

Demands not met: N/A

Your Duty of Disclosure:

Insurance Act 2015

Your Policy is a contract of insurance between you and AXA Insurance UK plc, and you have a duty under the Insurance Act 2015 to make a fair presentation of the risk to your insurer in accordance with the law.

This duty applies when you take out your insurance cover, when any changes are made to your policy mid-term and when you renew your insurance. A fair presentation is disclosure of risk information in a manner that is reasonably clear and accessible; including every material fact, which is known or ought to be known by an insured’s senior management, or those responsible for arranging the insurance, following a reasonable search.

If you do not make a fair presentation of risk to us and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim. The insurer may at their option:

- Declare your policy void (treating your policy as if it had never existed)
- Change the terms of your policy
- Reduce the amount of any claims payments

Do you have any paid employees? If you do, then you must provide us with your employer PAYE reference number prior to the renewal date. We will assume you have no paid employees, unless we hear from you otherwise.

In the Event of a Claim:

Should you wish to speak with Lloyd & Whyte regarding a claim, you can contact our dedicated claims team on 01823 250540, Monday to Friday, 9am to 5pm, or email us at claims@lloydwhyte.com. Outside of these hours, you can contact your Insurer and they will be happy to assist, quoting block reference number **SCBDX7083205**. Please have your details to hand for validation purposes. Their contact details can be found within your policy wording, which can be found on our website: **www.nodainsurance.co.uk/documents**

Health and Safety:

To help you manage health and safety effectively the Health and safety guide for small/medium sized business, is now available to view at: **www.nodainsurance.co.uk/documents**.

If you have not already done so, we strongly recommend you take advantage of the FREE health & safety advice available through Noda Safe. This is available through the members section of the Noda website and includes templates for risk assessments. If you require further information please contact Noda Safe on 0345 257 6632 or email: nodasafe@noda.org.uk.

NODA Schedule

Please quote the master policy number of SCBDX7083205 along with your NODASCHEME policy number when contacting Lloyd & Whyte or AXA Insurance UK plc in connection with a claim. To make a claim please call Lloyd & Whyte Ltd on 01823 250540.

Policy Number	SCBDX7083205 / NODASCHEME000187
Office of Issue	Taunton
The Company	AXA Insurance UK plc

The Insured

The Secretary and Committee for the time being of
THE PENGUIN CLUB

Address

Charlie Jonas
Amateur Dramatic Club Theatre
Park Street
Cambridge
CB5 8AS

Business Description:	Amateur Dramatics

The Period of Insurance

(a) From	08 January 2026	to	07 January 2027

(b) Any subsequent period for which the Company may accept payment for renewal of this Policy

Renewal Date	08 January 2027

Annual Premium

Annual Premium	....	£391.54
Insurance Premium Tax (12%)	....	£46.98
Lloyd & Whyte Administration Fee	....	£50.00
Annual Premium including Tax		**£488.52**

This Insurance is effected by Lloyd & Whyte Limited on behalf of AXA Insurance UK plc. Registered in England and Wales No 78950 Registered Office: 20 Gracechurch Street, London EC3V 0BG. A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored and recorded.

SECTION 1 – Property	£5413
SECTION 2 – Liability	
Public liability – Limit of Indemnity	£5000000
Products liability – Limit of Indemnity	£5000000
Employer's liability – Limit of Indemnity	£10000000
SECTION 3 – Money **Limit of Liability**	£2500
SECTION 4 – Personal Accident	
Number of persons insured	200 members
Double Benefits	Not Insured
SECTION 5 – Abandonment	£2000
SECTION 6 – Fidelity Guarantee	Not Insured
SECTION 7 - Buildings **PREMISES to be insured**	Not Insured
Buildings Excess Applicable **Subsidence Excess Applicable**	
Loss of Rent Receivable ***(if Buildings cover is selected)***	Not Insured
SECTION 8 – Terrorism	Not Insured
SECTION 9 – Book Debts	£5000

ENDORSEMENTS

NODASCHEME000187 Amendment to SECTION 1 PROPERTY – SECTION EXCLUSIONS

SECTION EXCLUSION (f) has been deleted and is restated as follows:
(f) theft from any yard garden or open space.

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Amateur Theatre Policy Statement of Facts

Date of Issue: 10 December 2025
Policy Number: NODASCHEME000187

IMPORTANT NOTICE

This Statement of Facts together with your Schedule shows the information you have provided.

You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.

If the sums insured that you have selected are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
If any of the information is incorrect or if you are not sure if something is important or relevant you should tell your insurance adviser about it.

Name of Insured: **The Secretary and Committee for the time being of:**	The Penguin Club
Trade or Business:	Amateur Dramatics
Is the Society Affiliated to Noda?	Yes
Has the proposer, any director or partner of the Trade or Business: Been convicted or charged (but not yet tried) or been given an official police caution in respect of any criminal offence, other than motoring conviction?	No
Been declared bankrupt, insolvent or been disqualified from being a company director?	No
Had an insurance proposal declined, renewal refused, special or increased terms applied or had insurance cancelled mid term?	No
Had any county court judgements or sheriff court decrees applied in the past 5 years?	No
Knowingly failed to confirm any legislation relating to Health & Safety at work act?	No

This information was provided to AXA Insurance UK plc by:
Lloyd & Whyte Limited on 10 December 2025.

Claims Details:

Date of Loss	Type of Loss	Total amount of claim

Property Sum Insured	£5413
Public Liability Limit of Indemnity	£5000000
Products Liability Limit of Indemnity	£5000000
Employer's Liability Limit of Indemnity	£10000000
Money	£2500
Personal Accident	200 members
Double Benefits	No
Abandonment	£2000
Fidelity Guarantee	Not Insured
Address of PREMISES to be Insured	
Buildings	Not Insured
Loss of Rent Receivable *(if Buildings cover is selected)*	Not Insured
Book Debts	£5000

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(*Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy*)

POLICY No: SCBDX7083205 / NODASCHEME000187

1. NAME OF POLICYHOLDER:
The Secretary and Committee for the time being of The Penguin Club

2. DATE OF COMMENCEMENT OF INSURANCE POLICY: 08 January 2026

3. DATE OF EXPIRY OF INSURANCE POLICY: 07 January 2027

We hereby certify that subject to paragraph 2: -

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and

2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

Tara Foley
CEO AXA UK & Ireland

Notes

(1) *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*

(b) *Specify applicable law as provided for in regulation 4(6) of the Regulations.*

(c) *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

NODA Insurance Policy Endorsement

Combined Policy for Amateur Theatre Groups, in association with the National Operatic and Dramatic Association

This document details changes being made by endorsement to the cover provided by the Noda Insurance **Combined Policy for Amateur Theatre Groups, in association with the National Operatic and Dramatic Association**.
This endorsement forms part of the Schedule and should be read in conjunction with such Schedule and the policy wording (version COM199 May 2019 using the page numbers shown below)
Wherever details are being changed in the policy wording the same changes will apply to such details if shown in the policy summary, Schedule or **PROPOSAL**.

Page 2 – INTRODUCTION
This is replaced by the following:

You (The **INSURED**) have applied for this insurance to AXA Insurance UK plc (AXA) (The **COMPANY**) by a **PROPOSAL** which is the basis of this contract and is deemed to be incorporated herein and in consideration has paid or agreed to pay the premium.
In return the **COMPANY** will provide the insurance as described in this Policy during the Period of Insurance subject to the terms conditions and exclusions of this Policy.
This Policy the Schedule and any Endorsements shall be read together as one document.
This Policy forms part of the contract with the **COMPANY**.
Please read this Policy carefully to ensure that it meets your requirements.
If you have any queries please contact Lloyd & Whyte Ltd who have arranged this Policy on behalf of the **COMPANY** and who will be pleased to help.
This Policy should be kept in a safe place – you may need to refer to it if you have to make a claim.

Page 4 – MAKING A CLAIM
The references to Ageas Insurance Limited no longer apply and the out of hours contact details in this section are replaced by the following:

Outside of the above hours and at weekends and bank holidays you must contact the **COMPANY** direct using the following details:

For claims under Section 2 Legal Liability
Tel: 0345 600 4185
Email: liabilityclaims.ins@axa-insurance.co.uk

For claims under any other section
Tel: 0370 900 0867 – Option 2 (Commercial Property Claims)
Email: spclaims.ins@axa-insurance.co.uk

The **COMPANY'S** address is:
AXA Insurance UK plc, AXA House, Parklands, Lostock, Bolton, BL6 4SD

Page 5 – SPECIAL BENEFITS - HELPLINES
The helpline for Confidential Counselling is no longer available and the remaining helplines are replaced as follows:

GLASS REPLACEMENT SERVICE* **0300 303 2944**
A quick and efficient service available 365 days a year.

LEGAL AND TAX ADVICE** **0330 024 5346**
The **COMPANY'S** confidential legal and tax advice line.
Please quote AXA Commercial when calling.

EMERGENCY HELPLINE*** **0330 024 5346**
The **COMPANY'S** 24 hour emergency helpline. Please quote AXA Commercial when calling.
The **COMPANY** will provide details of reputable contractors who will be able to help. Calling the helpline does not constitute notification of an insurance claim. You will have to pay for any call out charges, parts and labour. If connected to a potential

claim please follow the advice given in the Making a Claim section and also the procedures detailed in General Condition 6. Claims – Insured's Action first.

*	The Glass Replacement Service is provided by an AXA approved glazing and locks provider.
**	The telephone legal and tax advice is provided on behalf of Arc Legal Assistance Ltd by Irwin Mitchell Solicitors and can advise on general UK law and taxation.
**	Tax telephone advice provided by Irwin Mitchell Solicitors may involve the use of external accountants to provide tax telephone advice.
**	Arc Legal Assistance Ltd make no additional charge for providing these services.
***	The emergency assistance helpline is provided on behalf of Arc Legal Assistance Ltd by AXA Assistance UK.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Their Firm Reference Number is 305958. Irwin Mitchell LLP is a limited liability partnership registered in England and Wales, with number OC343987, and is authorised and regulated by the Solicitors Regulation Authority. Telephone calls may be monitored and recorded.

Page 6 – OUR CUSTOMER CARE POLICY
This has been replaced by **CUSTOMER CARE POLICY** and the **WHAT TO DO IF YOU HAVE A COMPLAINT** Section is replaced by the following:

WHAT TO DO IF YOU HAVE A COMPLAINT
The **COMPANY** aims to provide the highest standard of service to every customer. If their service does not meet your expectations the **COMPANY** wants to hear about it so they can try to put things right. All complaints received are taken seriously. Following the steps below will help the **COMPANY** understand your concerns and give you a fair response.

HOW TO MAKE YOUR COMPLAINT
If your complaint relates to a claim on this Policy please contact the department dealing with your claim using the contact details shown below:

CLAIMS COMPLAINTS
Tel: **01204 815359**
Email: commercial.complaints@axa-insurance.co.uk

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with. Telephone contact is often the most effective way to resolve complaints quickly. Alternatively, you can write to the **COMPANY** at:

AXA Insurance UK plc, Commercial Complaints, AXA House, 4 Parklands, Lostock, Bolton BL6 4SD

When you make contact, please provide the following information:
- Name, address and postcode, telephone number and email address (if you have one).
- Your policy number and claim number and the type of policy you hold.
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

If you have a complaint about the Legal and Tax Advice helpline service you should contact Arc Legal Assistance Ltd using the contact details shown below:

Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE

Tel: **01206 615000**

For any other type of complaint or if your complaint is about the way this Policy was sold to you, please contact Lloyd & Whyte Ltd on **01823 250700** to report your complaint. Alternatively, you can write to them at the following address or by emailing them at info@lloydwhyte.com:

Lloyd & Whyte Ltd, Affinity House, Bindon Road, Taunton, Somerset TA2 6AA

WHAT TO DO IF YOU ARE DISSATISFIED
Should you remain dissatisfied following the **COMPANY** or Lloyd & Whyte or Arc Legal Assistance Ltd's final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if you have received a final response. You have six months from the date of such final response to refer your complaint to the FOS. This does not affect your right to take legal action.

THE FINANCIAL OMBUDSMAN SERVICE
Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Telephone: **0800 023 4567*** or **0300 123 9123****

Fax: **020 7964 1001**
Email: complaint.info@ financial-ombudsman.org.uk
Website: **www.financial-ombudsman.org.uk**

* free for people phoning from a ‘fixed line’ (for example, a landline at home)
** free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02

The COMPANY’s promise to you
The **COMPANY** will:
( ) Acknowledge written complaints promptly.
(a) Investigate your complaint quickly and thoroughly.
(b) Keep you informed of progress of your complaint.
(c) Do everything possible to resolve your complaint.
(d) Learn from their mistakes.
(e) Use the information from complaints to continuously improve their service.
Telephone calls may be recorded and monitored.

<u>PAGE 6 – FINANCIAL SERVICES COMPENSATION SCHEME</u>
The reference to Ageas Insurance Limited is replace by the **COMPANY**.

<u>PAGE 7 – PRIVACY NOTICE</u>
These changes apply to the Privacy Notice shown in the policy wording or by endorsement to the Schedule.

The **COMPANY** is part of the AXA Group of companies which takes your privacy very seriously. For details of how the **COMPANY** uses the personal information collected from you and your rights please view the **COMPANY’S** privacy policy at **www.axa.co.uk/privacy-policy**. If you do not have access to the internet please contact the **COMPANY** and they will send you a printed copy.

<u>PAGE 9 – DEFINITIONS</u>
New definitions are added as follows:

ASBESTOS
Asbestos in any form asbestos fibres or particles or derivatives of asbestos or any material containing asbestos

COMPUTER SYSTEM
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 or other equipment or component or system or item which processes stores transmits or receives **DATA**

DATA
Any data of any sort whatever including without limitation tangible or intangible data and any programs or software bandwidth cryptographic keys databases documents domain names or network addresses or anything similar files interfaces metadata platforms processing capability storage media transaction gateways user credentials websites or any information whatsoever

DENIAL OF SERVICE ATTACK
Any actions or instructions constructed or generated with the ability to damage interfere with or otherwise affect the availability or performance of networks network services network connectivity or

COMPUTER SYSTEMS
Denial of service attacks include but are not limited to the generation of excess traffic into network addresses the exploitation of system or network weaknesses the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **COMPUTER SYSTEMS**

HACKING
Unauthorised access to any **COMPUTER SYSTEM** whether the property of the **INSURED** or not

PHISHING
Any access or attempted access to **DATA** made by means of misrepresentation or deception

VIRUS OR SIMILAR MECHANISM
Program code programming instruction or any set of instructions constructed with the purpose and ability or purposely used to damage interfere with adversely affect infiltrate or monitor computer programs **DATA COMPUTER SYSTEMS** or operations whether involving self-replication or not

Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage interfere with adversely affect infiltrate or monitor as above

The undernoted definitions are replaced by the following:

COMPANY
AXA Insurance UK plc

COMMUNICABLE DISEASE
Any disease which can be transmitted by means of any substance or agent from any organism to another organism where
(a) the substance or agent includes but is not limited to a virus bacterium parasite or other organism or any variation thereof whether deemed living or not and
(b) the method of transmission whether direct or indirect includes but is not limited to airborne transmission bodily fluid transmission from or to any surface or object solid liquid or gas or between organisms and
(c) the disease substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to deterioration of loss of value of marketability of or loss of use of property

TERRORISM
This definition will not apply to Section 8 Terrorism which has Special Definitions

(a) **SECTION 1 PROPERTY, SECTION 3 MONEY, SECTION 4 PERSONAL ACCIDENT, SECTION 5 ABANDONMENT, SECTION 6 FIDELITY GUARANTEE, SECTION 7 BUILDINGS** and **SECTION 9 BOOK DEBTS**

In England Scotland and Wales
Acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's Government in the United Kingdom or any other government de jure or de facto
In Northern Ireland
An act including but not limited to the use of force or violence and or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or put the public or any section of the public in fear
In the Channel Islands and the Isle of Man
An act of any person(s) acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of any government de jure or de facto

(b) **SECTION 2 LEGAL LIABILITY**
Any act of a person or group directed towards the overthrowing or influencing of any government or putting any section of the public in fear by threat force or violence or other means

<u>PAGE 15 – SECTION 1 PROPERTY - EXTENSIONS</u>
The following extension is added to the Insurance by this Section:
5. Inflation Protection
The **COMPANY** will adjust the Sum(s) Insured at each renewal in line with suitable indices and the renewal premium for this section will be based on the adjusted Sum(s) Insured.

<u>PAGES 20 -29 – SECTION 2 LEGAL LIABILITY</u>

PUBLIC AND PRODUCTS LIABILITY
The Public and Products Liability Limit of Indemnity is replaced by the following:

Limit of Indemnity
The maximum liability of the **COMPANY** in respect of all indemnity payable under The Insurance and Extensions of this Section in respect of or arising out of any one occurrence or series of occurrences attributable to one original cause or source will not exceed in the aggregate the Limit of Indemnity stated in the Schedule

Provided that the liability of the **COMPANY** for all indemnity payable in respect of or arising directly or indirectly out of
(1) **PRODUCTS** will not exceed the Limit of Indemnity stated in the Schedule in any one Period of Insurance
(2) **TERRORISM** in any one Period of Insurance will not exceed £2,000,000 or the Limit of Indemnity stated in the Schedule whichever is the less

Section Exclusion (s) to Section 2 Legal Liability, Public and Products Liability is replaced by the following:

The **COMPANY** will not be liable for

(s) any claims caused by or arising from

(a) inhalation or ingestion of **ASBESTOS**
(b) exposure to or fear of the consequences of exposure to **ASBESTOS**
(c) the presence of **ASBESTOS** in any property or on land
(d) investigating managing removing controlling or remediation of **ASBESTOS**

except as otherwise provided by Extension 16. Accidental Release of Asbestos (Claims Made) Cover

New Exclusion (t) is added as follows:

SPECIAL DEFINITIONS (for the purpose of this Exclusion only)
The words defined below will have the same meaning wherever they appear in bold capital letters in this Exclusion

COMPUTER SYSTEM
Any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet or 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

CYBER ACT
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**

CYBER INCIDENT
Any error or omission or series of related errors or omissions involving access to processing of use of or operation of any **COMPUTER SYSTEM**
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**

DATA
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**

The **COMPANY** will not be liable for

(t) claims directly or indirectly caused by contributed to by resulting from or arising out of or in connection with
(q) 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**
(r) loss of use reduction in functionality repair replacement restoration reproduction loss or theft distortion erasure corruption or alteration of any **DATA** including any amount pertaining to the value of such **DATA**
(s) failure of electronic electromechanical **DATA** processing or electronically controlled equipment or **DATA** to correctly recognise any given date or to process **DATA** or to operate properly due to failure to recognise any given date

This Exclusion shall not apply to claims
(i) for **INJURY** to any person
(ii) for **PHYSICAL LOSS**

directly or indirectly caused by contributed to by resulting from arising out of or in connection with any **CYBER ACT** or **CYBER INCIDENT**

PUBLIC AND PRODUCTS LIABILITY EXTENSIONS

Extension 16. is added to the Public and Products Liability Extension as follows:

16. ACCIDENTAL RELEASE OF ASBESTOS (CLAIMS MADE) COVER
The **COMPANY** will also indemnify the **INSURED** for compensatory damages and all claimants costs and expenses which the **INSURED** becomes legally liable to pay in respect of a claim first made against the **INSURED** and notified to the **COMPANY** during the Period of Insurance arising out of accidental
(1) **INJURY** to any person
(2) **PHYSICAL LOSS**

arising from the accidental and unplanned release of **ASBESTOS** in the course of the **BUSINESS** within the **TERRITORIAL LIMITS**

The maximum liability of the **COMPANY** in respect of all indemnity payable under this Extension for one claim or series of claims arising out of one occurrence or all occurrences of a series consequent on or attributable to one original source or cause and for all claims in any one Period of Insurance will not exceed £1,000,000
The **COMPANY** will not be liable for
(ii) for claims
(a) relating to the fear suffered by any person of the consequences of exposure to **ASBESTOS**

(b) in respect of **PHYSICAL LOSS** obstruction trespass nuisance or interference with any right of way air light or water unless arising from contamination resulting from the accidental or unplanned release of **ASBESTOS** due to a sudden identifiable unintended and unexpected incident which happens at a specific time and place during the Period of Insurance in the course of any work process or other operation

(c) to rectify remedy repair replace re-apply modify investigate access or remove **ASBESTOS** in or on premises
- that the **INSURED** has disposed of
- owned leased let rented hired or lent to the **INSURED**
- for which the **INSURED** has any statutory duty to manage **ASBESTOS**

(iii) for any incident known to the **INSURED** or any director or partner of the **BUSINESS** or for which the **INSURED** or they should have been aware before the start of the cover provided under this extension

(a) the amount of any **EXCESS** specified in the Schedule in respect of each and every claim for loss of or damage to property or

(b) £1,000

whichever is the greater

If during the Period of Insurance the **INSURED** or any **DIRECTOR** or **PARTNER** first become aware of any circumstances that may give rise to a claim under this Section and notification is given to the **COMPANY** during or within 7 days of the expiry of the Period of Insurance the **COMPANY** will if a claim is subsequently made against the **INSURED** consider such circumstances as having been made during the Period of Insurance that the **INSURED** or they first become aware

CONDITION PRECEDENT TO LIABILITY TO THIS EXTENSION

It is a condition precedent to the **COMPANY'S** liability to pay claims under this Extension that the **INSURED** must

(s) undertake a written risk assessment and put controls in place to prevent the release of **ASBESTOS** if the **INSURED** has contracted or reached agreement for the investigation handling removal stripping out demolition transportation or disposal of **ASBESTOS**

(t) on discovery of any materials that are known or suspected to be **ASBESTOS** prior to or in the course of any work process or other operation immediately upon discovery take steps to suspend or cease such work process or other operation until the composition of the materials is established

(u) ensure that any **ASBESTOS** is investigated handled removed stripped out demolished transported and/or disposed of in accordance with Health and Safety regulations in force at the time within England Scotland Wales Northern Ireland the Channel Islands or the Isle of Man

(v) In the event of a claim arising from or in connection with the release of **ASBESTOS** the **INSURED** may be required by the **COMPANY** to produce evidence that the **INSURED** complied with this condition

EMPLOYERS LIABILITY

The Employers Liability Limit of Liability is replaced by the following:

Limit of Liability

The maximum liability of the **COMPANY** payable under The Insurance and Extensions of this Section inclusive of all costs and expenses shall be the Limit of Liability stated in the Schedule in respect of any one claim against the **INSURED** or series of claims against the **INSURED** arising out of one occurrence except in respect of claims for **TERRORISM** where such maximum will not exceed £5,000,000

PAGES 35-36 – SECTION 5 ABANDONMENT

THE INSURANCE is replaced by the following:

The **COMPANY** will indemnify the **INSURED** for

(1) any **COSTS AND EXPENSES** necessarily and reasonably incurred by the **INSURED** in connection with an **EVENT** arising as a direct consequence of a **CONTINGENCY** from any cause beyond the control of the **INSURED** occurring during the Period of Insurance

(2) additional costs and expenses necessarily and reasonably incurred by the **INSURED** in excess of those budgeted to be incurred in connection with an **EVENT** for the sole purpose of avoiding or diminishing a claim for **COSTS AND EXPENSES** arising as a direct consequence of a **CONTINGENCY** from any cause beyond the control of the **INSURED** occurring during the Period of Insurance provided that such additional costs and expenses do not exceed the amount of such **COSTS AND EXPENSES** excluding any payments made to replacements of any principal performer or performers musical director choreographer or producer

(3) any additional expenses necessarily and reasonably incurred by the **INSURED** in connection with an **EVENT** arising as a direct consequence of any principal performer or performers musical director choreographer or producer being unable to appear in direct choreograph or produce such **EVENT** during the Period of Insurance up to an amount of £400 for each person described above regardless of the number of performances affected

In respect of item 2. the liability of the **COMPANY** shall not exceed £500 for any one **EVENT**

In respect of items 1. and 3. the liability of the **COMPANY** shall not exceed the Sum Insured stated in the Schedule for any one **EVENT**

In respect of items 1. 2. and 3. the liability of the **COMPANY** will not exceed the Sum Insured stated in the Schedule (multiplied by five) in any one Period of Insurance

SECTION EXCLUSIONS

The following exclusions are added:

(q) the actions of strikers locked out workers or persons taking part in labour disturbances
(r) the failure or disruption of power supplies or communications services as a consequence of geomagnetic storms or solar flares, eruptions or bursts

The **SPECIAL CONDITIONS** introduction is amended to refer to:
Condition numbers 1 to 4 inclusive are all conditions precedent to any liability of the **COMPANY** under this Section of the Policy.
The following condition is added:
4. VENUE AVAILABILITY
The **INSURED** shall undertake all reasonable enquiries prior to booking a **VENUE** to establish that the **VENUE** and its facilities will be fully available for the duration of the **EVENT** including but not limited to enquiring whether the **VENUE** may need to close due to problems associated with Reinforced Autoclave Aerated Concrete.

PAGES 41-49 – SECTION 7 BUILDINGS

PERILS INSURED

Exclusion (g) is added to peril 13 SUBSIDENCE as follows:

(g) loss damage or destruction to the **BUILDINGS** caused by its own collapse or cracking other than for **DAMAGE** caused by a Peril Insured which is covered by this Section

EXTENSIONS
The following extension is added to the Insurance by this Section:
9. Inflation Protection
The **COMPANY** will adjust the Sum(s) Insured at each renewal in line with suitable indices and the renewal premium for this section will be based on the adjusted Sum(s) Insured.

PAGES 50-51 – SECTION 8 TERRORISM
These changes apply to the Section shown in the policy wording or by endorsement to the Schedule.

This Section is replaced by the following:

SECTION 8 TERRORISM

SPECIAL DEFINITIONS (for the purpose of this Section only)
The words defined below will have the same meaning wherever they appear in bold capital letters in this Section

BUSINESS INTERRUPTION
Loss resulting from interruption of or interference with the **BUSINESS** carried on by the **INSURED** at the **PREMISES** or any **VENUE** as a result of **DAMAGE** to property used by the **INSURED** at the **PREMISES** or any **VENUE** for the purpose of the **BUSINESS**

COMPUTER SYSTEMS
Computer or other equipment or component or system or item which processes stores transmits or receives **DATA**

TERRORISM
Acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's Government in the United Kingdom or any other government de jure or de facto

TERRITORIAL LIMITS
England Scotland and Wales

COVER

The cover provided under Section 1 Property Section 3 Money and Section 7 Buildings where operative is extended to include **DAMAGE** to **PROPERTY MONEY** and **BUILDINGS** caused by **TERRORISM** within the **TERRITORIAL LIMITS** and occurring during the Period of Insurance provided that this Section is shown as operative on the Schedule
All losses arising within 72 hours caused by **TERRORISM** during the Period of Insurance will be treated as one loss and the **INSURED** can decide when the 72 hour period starts as covered by this Section provided that all **DAMAGE** occurs within the Period of Insurance and that no two periods overlap

SPECIAL EXCLUSIONS

(1) The COMPANY will not pay for any loss directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from

(a) damage to or the destruction of any COMPUTER SYSTEMS

(b) any alteration modification distortion erasure or corruption of DATA in each case whether the property of the **INSURED** or not where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from **VIRUS OR SIMILAR MECHANISM** or **HACKING** or **PHISHING** or **DENIAL OF SERVICE ATTACK**

This exclusion will not apply where the loss

(1) results directly from fire explosion flood escape of water from any tank apparatus or pipe (including any sprinkler system) impact of aircraft or any aerial devices or articles dropped from them impact of any sea going or water going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such a vessel or vehicle destruction of damage to or movement of buildings or structures plant or machinery other than any **COMPUTER SYSTEM** and

(2) comprises the cost of reinstatement replacement or repair in respect of **DAMAGE** to **PROPERTY** or **BUILDINGS**

However under (1) (b) (i) and (ii) above the **COMPANY** will not pay for any loss caused by **TERRORISM** where the organisation involved or any persons acting on behalf of or in connection with that organisation are controlled by acting on behalf of or part of any de jure or de facto government of any nation country or state

Subject only to the proviso set out in (iii) below the following property is specifically excluded from the cover provided under (1) (b) (i) and (ii)

(13) **MONEY** including currency electronic cryptographic or virtual currency including Bitcoin or anything similar negotiable or non-negotiable instruments financial securities or any financial instrument of any sort whatever and

(14) **DATA**

(3) However in circumstances where loss otherwise falling within this Section results indirectly from any alteration modification distortion erasure or corruption of **DATA** because the occurrence of a peril or perils detailed under (1) (b) (i) above results from any alteration modification distortion erasure or corruption of **Data** then notwithstanding (b) above such loss shall nonetheless be covered

(a) The **COMPANY** will not pay for any loss caused by or happening through riot civil commotion war invasion act of foreign enemy hostilities (whether war is declared or not) civil war rebellion revolution insurrection or military or usurped power

(b) The **COMPANY** will not pay for **BUSINESS INTERRUPTION** or any loss directly or indirectly caused by or resulting from loss destruction or damage to any

(a) property outside the **TERRITORIAL LIMITS** or property in the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987

(b) nuclear installation or nuclear reactor

(c) property which is specifically excluded elsewhere in this Policy

(d) property which at the time of **DAMAGE** is insured by or would but for the existence of this Policy be insured by any transit aviation or marine policy or policies

(e) property covered by a motor policy (other than a motor trade policy except for property covered under the road risks section of such policy)

CONDITIONS PRECEDENT TO LIABILITY

The **Insured** must comply with the following conditions to have the full protection of this Policy
Conditions may specify circumstances whereby non-compliance will mean that the **INSURED** will not receive payment for a claim
However the **INSURED** will be covered and the **COMPANY** will pay the **INSURED'S** claim if the **INSURED** is able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

22. LIMITATION OF LIABILITY

The **COMPANY'S** liability under this extension for all losses from any one event and in total in any one Period of Insurance will not exceed

(a) the total sums insured under Section 1 Property Section 3 Money and Section 7 Buildings or

(b) for each item its individual sum insured or

(c) any other limit of liability

whichever is lower as shown in the Schedule or as otherwise specified in this endorsement or in the policy wording

23. PROOF OF COVER

In any action lawsuit or other proceedings or where the **COMPANY** states that any claim is not covered by this extension it will be the **INSURED'S** responsibility to prove that it is covered

PAGES 54-57 – GENERAL CONDITIONS
General Condition 16. Warranties is replaced by 16. Sanctions as follows:

16. SANCTIONS
This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of this Policy that the **COMPANY** will not provide cover, or pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **COMPANY**, or the **COMPANY'S** parent, subsidiary or any AXA group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

General Condition 22. Duty of Fair Presentation is added as follows:

22. DUTY OF FAIR PRESENTATION
The **INSURED** has a duty to make a fair presentation of the risk which they wish to insure. This applies prior to the start of this Policy if any variation is required during the Period of Insurance and prior to each renewal
If the **INSURED** does not comply with this condition then
(a) If the failure to make a fair presentation of the risk is deliberate or reckless the **COMPANY** can elect to make this Policy void and keep the premium. This means treating the Policy as if it had not existed and that the **COMPANY** will not return the premiums paid or
(b) If the failure to make a fair presentation of the risk is not deliberate or reckless and the **COMPANY** would not have provided cover had the **INSURED** made a fair presentation then they can elect to make this Policy void and return the premiums paid or
(c) If the failure to make a fair presentation of the risk is not deliberate or reckless and the **COMPANY** would have issued cover on different terms had a fair presentation of the risk been made then they can
    (a) reduce proportionately any amount paid or payable in respect of a claim under this Policy using the following formula. The **COMPANY** will divide the premium actually charged by the premium which they would have charged had the **INSURED** made a fair presentation and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable and/or
    (b) treat this Policy as if it had included the different terms (other than payment of the premium) that the **COMPANY** would have imposed had a fair presentation been made
(d) Where the **COMPANY** elects to apply one of the above then
    - if they elect to make this Policy void this will be from the inception date of this Policy or the date of variation or from the date of renewal
    - they will apply the formula calculated by reference to the premium that would have been charged to claims from the inception date of this Policy or the date of variation or from the date of renewal
    - they will treat this Policy as having different terms imposed from the inception date of this Policy or the date of variation or from the date of renewal

    depending on when the failure to make a fair presentation occurs.

PAGES 58-59 – GENERAL EXCLUSIONS
These changes apply to the General Exclusions shown in the policy wording or by endorsement to the Schedule.
General Exclusions 1. Nuclear Risks and 11. Terrorism are replaced by the following:

The **COMPANY** will not be liable for

1. NUCLEAR RISKS
claims directly or indirectly caused by or contributed to by or arising from
(1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
(2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of that assembly

For Employers' Liability Insurance under Section 2 Legal Liability this General Exclusion will only apply to
- the liability of any person or corporate body for whom the **INSURED** undertakes work under a contract or agreement in the course of the **BUSINESS**
- liability assumed under the terms of a contract or agreement where liability would not have attached in the absence of such contract or agreement.

The **COMPANY** will not be liable for

11. TERRORISM
any claim directly or indirectly caused by resulting from or in connection with
(a) **TERRORISM** regardless of any other cause or event contributing concurrently or in any other sequence to the loss

(b) any action taken in controlling preventing suppressing or in any way relating to **TERRORISM**
If any of the points above are found to be invalid or unenforceable the remainder of the points shall remain in full force and effect
In any action lawsuit or other proceedings where the **COMPANY** alleges that by reason of the provisions of this exclusion any claim is not covered by this Policy it will be the responsibility of the **INSURED** to prove that it is covered
This Exclusion does not apply to
(a) Section 2 Legal Liability
(b) Section 8 Terrorism (if operative)

General Exclusions 13. Communicable Disease and 14. Electronic Risks are added as follows:

The **COMPANY** will not be liable for

13. COMMUNICABLE DISEASE
any loss or damage to property liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in connection with
(a) a **COMMUNICABLE DISEASE** or
(b) the fear or threat (whether actual or perceived) of a **COMMUNICABLE DISEASE** regardless of any other cause or event contributing concurrently or in any other sequence thereto
This exclusion does not apply to
(i) resultant **DAMAGE** to **PROPERTY** insured directly caused by or arising from any of the **DEFINED PERILS**
(ii) Section 2 Legal Liability
(iii) Section 8 Terrorism (if operative)
(iv) Section 4 Personal Accident
but only to the extent of cover expressly stated as being provided thereunder and subject to the other terms conditions and exclusions contained in this Policy

The **COMPANY** will not be liable for

14. ELECTRONIC RISKS
any loss or damage to property **INJURY** liability or cost or expense of whatsoever nature any losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from
(a) **DAMAGE** to or the destruction of any **COMPUTER SYSTEMS**
(b) any alteration modification distortion erasure or corruption of **DATA**
in each case whether the property of the **INSURED** or not where such loss is directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from **VIRUS OR SIMILAR MECHANISM HACKING PHISHING** or **DENIAL OF SERVICE ATTACK**
The **COMPANY** will cover subsequent **DAMAGE** which itself results from a **DEFINED PERIL** not otherwise excluded except for **DAMAGE** caused by malicious persons other than thieves
This Exclusion does not apply to Section 2 Legal Liability

PAGE 60 – REGULATORY INFORMATION

The Insurer details are replaced by the following:

Underwritten by AXA Insurance UK plc
Registered in England and Wales No 78950
Registered Office: 20 Gracechurch Street, London EC3V 0BG.
A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Telephone calls may be monitored and recorded.

Underwritten by **AXA Insurance UK plc**
Registered in England and Wales No 78950
Registered Office: 20 Gracechurch Street, London EC3V 0BG.
A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Telephone calls may be monitored and recorded.

Arranged by **Lloyd & Whyte Ltd** trading as Noda Insurance, a trading style used under licence from the National Operatic and Dramatic Association
Registered address Affinity House, Bindon Road, Taunton TA2 6AA.
Registered in England and Wales No 03686765
Lloyd & Whyte Ltd is authorised and regulated by the Financial Conduct Authority, Financial Services Register No 306077.

NODA Insurance
Important Notice to Policyholders

AXA Insurance UK plc (AXA) recently acquired the renewal rights to a number of commercial insurance policies previously underwritten by Ageas UK. Your **Combined Policy for Amateur Theatre Groups, in association with the National Operatic and Dramatic Association** which is placed via the Lloyd & Whyte NODA scheme will now be underwritten by AXA.

What this means for you
At your upcoming renewal date, the insurer for your policy will be AXA. At AXA, we have our own underwriting framework and standards, but we have worked hard to minimise the number of changes we need to make to your previous policy wording. Inevitably there will be some cases where the cover won't mirror directly the Ageas covers. To make sure that you and Lloyd & Whyte have the information that you need to make an informed decision, we have highlighted the main differences that will apply to you below.

We are providing an endorsement which must be read in conjunction with your policy wording and this will provide full details of all of the changes that have been made to move the insurance to AXA plus any other changes that were previously applied by endorsement on your previous Ageas policy.

Your previous policy and your new policy have various differences in covers, conditions and exclusions. This may include increases or decreases to any Excesses that are applicable to the various covers under your policy. Please read the covers, conditions and exclusions within your schedule, endorsement and policy wording for full details.

- Your previous policy entitled you to use a Confidential Counselling helpline. This will no longer be available but you will have access to a Glass replacement service, Legal and tax advice and Emergency helplines
- New General Conditions have been added entitled Sanctions and Duty of Fair Presentation
- A new Communicable Disease exclusion applies together with a new definition of Communicable Disease
- Cover for Terrorism under Public and Products Liability is now subject to a limit of £2,000,000 in any one Period of Insurance
- A new exclusion relating to asbestos applies to Section 2 Legal Liability, Public and Products Liability. Cover is still provided however for accidental and unplanned release of asbestos fibres. This on a 'claims made' basis which means that we will only pay claims that are notified to us during the period of insurance. A limit of indemnity of £1,000,000 applies for any one loss and/or the total of all losses in any one period of insurance
- Two new exclusions have been added to Section 5 Abandonment in respect of the actions of strikers, locked out workers or persons taking part in labour disturbances and the failure or disruption of power supplies or communications services as a consequence of geomagnetic storms or solar flares, eruptions or bursts.
- A new condition has been added to Section 5 Abandonment which requires you to undertake all reasonable enquiries prior to booking to establish that the venue and its facilities will be fully available for the duration of an event including but not limited to enquiring whether the venue may need to close due to problems associated with Reinforced Autoclave Aerated Concrete.
- Sum insured restrictions for any one event and in any one period of insurance now apply to Section 5 Abandonment which may limit the cover you had previously so please check the endorsement for details
- Section 8 Terrorism has been replaced
- The complaints procedure and claims notification details have been amended to include the new contact details for AXA

As this document is not a complete record of every amendment, we ask that you read your policy wording and the endorsement in detail to ensure the cover is adequate for your needs.

If you have any questions about our offer, whether that is in terms of cover or premium, please speak to Lloyd & Whyte. They will be able to give you all the information and advice you need to make your decision.

Underwritten by **AXA Insurance UK plc**
Registered in England and Wales No 78950
Registered Office: 20 Gracechurch Street, London EC3V 0BG.
A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Telephone calls may be monitored and recorded.

Arranged by **Lloyd & Whyte Ltd** trading as Noda Insurance, a trading style used under licence from the National Operatic and Dramatic Association
Registered address Affinity House, Bindon Road, Taunton TA2 6AA.
Registered in England and Wales No 03686765
Lloyd & Whyte Ltd is authorised and regulated by the Financial Conduct Authority, Financial Services Register No 306077.

Your Payment Options

Monthly repayment options
Below we have included options on how you can spread your premium via monthly repayments.

Although paying your insurance costs in full is an option you can spread the cost of your premium via monthly repayments.
Spreading the cost may be more convenient to you although it will cost more.

In arranging premium finance, we act as a credit broker not a lender and can arrange for you to pay your premium(s) / fee(s) through an instalment facility.

Premium Credit Finance Quotation
If your application for credit is successful, Premium Credit will pay for your insurance premium in full and you will be obliged to repay this credit by monthly repayments. You will also be required to sign a credit agreement with Premium Credit.

	Premium Finance	**Paying in full**
Total amount funded	£488.52	£488.52
Lloyd & Whyte fee	£50.00	£50.00
Transaction fee	0%	N/A
Facility fee	£5.00	N/A
APR	0%	N/A
First repayment of	£48.85	N/A
Total Number of repayments**	10	0
Subsequent monthly repayments	£48.85	0
Total amount payable	£488.52	£488.52

If you choose to pay for your premium(s) by applying for premium finance and entering into a credit agreement with Premium Credit, this is the how much more it will cost rather than paying your premium as a single amount at the start of your policy.

**This is the duration of your credit agreement; however, your policy is for a 12-month duration.

Based on the information we have provided please ensure that the monthly repayments are affordable for you.

Information sharing and credit assessments.
We use Premium Credit Limited to provide finance as part of panel of lenders. We act as the credit broker and may receive a commission for introducing you to them.

Your personal information and the bank detail you provide to us will be passed to them and they will contact you via email, text or in writing and send PDF or word documents. Credit is subject to status, and they may use a credit reference agency that leaves a record of the search or other information about you to conduct credit and anti-money laundering check. This record will be visible to third parties.

Final Information and Summary
The first collection will come out of your bank account after your insurance inception/ renewal date and on the same date each month thereafter.

If you choose to proceed with the finance option through Premium Credit:

You will receive your information pack within the next 14 days. Please read it carefully to ensure it is right for you.

If you are happy to proceed with the credit agreement, please make sure you go online and sign the Credit Agreement as soon as possible. A £25 charge may be incurred if Premium Credit are required to write to you to remind you to sign your credit agreement. If you fail to make your required monthly repayment on time, Premium Credit will charge you £25 default fee. Failure to bring your repayments up to date could result in your agreement being cancelled.

You can make a full or partial repayment at any time. Premium Credit will confirm to you the exact date of your first repayment in writing. The company name that will appear on your bank statement against the Direct Debit will be Premium Credit Ltd.

If there are any changes to the date, amount, or frequency of your Direct Debit, they will always give you 5 working days' notice in advance of your account being debited. That's if, you have set up your Direct

Debit instruction with Premium Credit. You will be sent confirmation of this no later than 5 working days before the first collection.

Your option to withdraw
If you do change your mind you can withdraw from the credit agreement free of charge within 14 days by contacting us, any repayments you have already paid will be refunded to you and you will have to find an alternative way to pay for your insurance. If you cancel after 14 days, you may have to repay any money owed to Premium Credit.

Should you wish to pay using the Premium Credit repayment facility offered to you, we will instruct PCL.

Direct Debit Guarantee

The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits:

If there are any changes to the amount, date or frequency of your Direct Debit the organisation will notify you (normally10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by the organisation or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund, you are not entitled to, you must pay it back when the organisation asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the organisation.

In future, if there is a change to the date, amount or frequency of your Direct Debits, Premium Credit will always notify you five working days in advance of your account being debited. In the event of an error, you are entitled to request a refund from your bank or building society. You have the right to withdraw the credit agreement within the 14-day cooling off period. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with your confirmation letter from Premium Credit.

That completes the setting up of your Direct Debit instruction and credit application with Premium Credit.