



# Allied Westminster

## Creators of VillageGuard® Village Hall Insurance

To receive a quotation you can **EITHER** print and complete the following form in ink, and then post it to: **Allied Westminster, Allied House, Holgate Lane, Boston Spa, LS23 6BN - OR you can open, complete and save it in PDF format, and then email it to us at: [insurance@alliedwestminster.com](mailto:insurance@alliedwestminster.com). For best results, use Adobe Acrobat to open and complete the form. Do not complete it in a browser or data will be lost.**

Please ensure that all information provided is correct. When we put a Village Hall on cover we always confirm the exact details/options, and itemise them for the sake of clarity, thus allowing you to keep all the details on your files.

**Data Protection & Privacy** - For the purposes of the Data Protection Act 1998, and The General Data Protection Regulation (GDPR) effective from 25 May 2018 onward, the Data Controller in relation to any personal data you supply is Allied Westminster (Insurance Services) Ltd. We've updated our privacy notices to reflect the new, and strengthened, rights in relation to your personal data, and the legal grounds for using it under GDPR. The notices are effective from 25 May 2018 onwards.

**Sensitive Data** - In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act and/or GDPR defines as sensitive. By proceeding with this quotation, you will signify your consent to such information being processed by the insurer or its agents. If you give Us consent to use sensitive personal information (e.g. non-spent criminal convictions) you are free to withdraw this at any time by contacting Us. Please note that if consent to use information is withdrawn then We may not be able to continue to provide the insurance policy or process claims and We may need to cancel the policy.

\* Required information

Village Hall Contact (Name): \*

Contact telephone number/s: \*

Contact email address:

Contact correspondence address: \*

Full name of the Village Hall: \*

Full name of the legal body responsible for the Village Hall: \*

Village Hall Address: \*

Village Hall Postcode: \*

Type of Organisation \*

- Recognised Charity       Applying for Charity Status       Registered Charity  
 Limited by Guarantee       Charitable Incorporated Organisation       Voluntary Organisation  
 Not-For-Profit Company/Organisation

Charity Number: \*

Details of Regular Hirers: \*

Is any part of the property, including outbuildings, let to a third party on a long term basis? \*  Yes  No

If Yes, please provide more details below: (What part of the hall is let? Is the let part self-contained? Who are the tenants? What is the length of the tenancy?)

List Village Hall Organised Activities, Events and Functions in and away from the Hall (please confirm which are away from the hall): \*

Has the Village Hall ever been declined or refused insurance or had any additional terms imposed? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Have you or any Trustees or Officers of the Village Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences? Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed. (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Is the Village Hall (including any outbuildings) currently undergoing renovation or construction work or will be in the next 3 years? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Has the Village Hall ever suffered from flooding or is it in an area with a history of flooding? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Has the Village Hall (including any outbuildings) or any adjacent property ever suffered from, or does it show any visible signs of damage from subsidence, landslip or ground heave? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Is the Village Hall (including any outbuildings) in a good state of repair and will it be so maintained? (If no, please provide details in the box at the end of this form.) \*

Yes  No

Do you currently comply with all the relevant Health & Safety Laws and Regulations (i.e. No Smoking, Fire Safety Regulations, etc.)? (If No please provide details in the box at the end of this form) \*

Yes  No

Are all electrical circuits at The Premises tested at least every five years by an approved contractor and any defects found rectified immediately? (If no please provide details in the box at the end of this form) \*

*An approved contractor must be a member of an appropriate UKAS nationally accredited third-party inspection body for companies able to perform independent inspection and testing in accordance with the IET regulations.*

Yes  No

Claims and/or losses over the past 5 years whether insured or not? (Please include amounts paid, dates (mm/yyyy) and cause of incidents.) \*

Renewal date of existing policy or start date. \*

Existing Insurer: \*

Existing Renewal Premium:

What Method of Heating Is used at the hall? \*

Building Construction: \*

- Brick/Stone Walls and Slate/Tile/Metal Roof (Standard)
- Brick/Stone Walls and Felt on Timber Roof
- Timber Construction with Felt on Timber Roof
- Timber Frame Metal Cladding with Slate/Tile/Metal Roof
- Timber Construction with Slate/Tile/Metal Roof
- Part Timber, Part Brick Walls (50/50) with Felt on Timber Roof
- Other- please provide details in the additional details box at the end of this form

If any part of the building roof is flat, please give approximate percentage: \*

- No flat roof, or up to 5%     5% to 20% flat roof     20% to 50% flat roof     Over 50% flat roof

When was the Village Hall built? \*

- 2000 onwards     1980 – 1999     1951 – 1979     1921 – 1950     1850 – 1920     Pre 1850

Is the Hall a listed Building? \* (If Yes, please provide the grade.)

What is the rebuild cost of your property? (The building sum insured must be no less than the total rebuild costs.) \*

Outbuilding Details. (Please tell us about any outbuildings you have, including year when built, construction type, 'sum insured' and any other useful information such as percentage of flat roof.) \*

Village Hall Buildings Excess Required. (£250 is the standard excess, with a premium discount applied if increased and a loading if decreased.) \*

- £100     £250     £500     £1,000

Would you like SUBSIDENCE COVER included in your quote? \*

- Yes  No

Are you responsible for any playing fields, playgrounds or sports grounds? \*

- Yes  No

Value of out-door playground equipment, if applicable. (If you input a value we will send a questionnaire with your quotation. Cover cannot be provided until we have received a satisfactory questionnaire.)

Sum Insured for Greens and Playing Surfaces, including Tennis Courts & Playground Flooring. (Please note that £2,000 cover is available AT NO EXTRA COST within the standard Buildings Insurance Cover.)

Do you own a ride-on lawnmower? \*

Yes  No

Do you drive the ride-on lawnmower on public roads? \*

Yes  No

What is the replacement cost of ALL your contents? (£5,000 contents cover is included as part of the insurance package) \*

Do you have any individual Items valued at over £2,000 belonging to the Village Hall? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Do you have any Items belonging to the Village Hall which require cover away from the Hall? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Do you require cover for any Items belonging to third parties? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Do you require cover for Computer & Electronic Equipment? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Do you require cover for any Lamps, Signs or Nameplates valued over £1,000? (If Yes, please provide details in the box at the end of this form.) \*

Yes  No

Do you require cover for Marquees/Gazebos/Tents? \*

Yes  No

Are you responsible for a Defibrillator? \*

Yes  No

Village Hall Contents Excess required (£250 is the standard excess with a premium discount applied if increased and a loading if decreased.) \*

£100       £250       £500       £1,000

Employer's Liability - please complete the following three questions:

i. How many Full-time Employees do you have? \*

ii. How many Part-time Employees do you have? \*

iii. How many Volunteers do you have? \*

Public Liability Requirement (Our standard level of cover is £10,000,000.) \*

Trustee Indemnity Cover required? \*

Not Applicable / Not Required       £100,000       £250,000       £500,000

Annual Turnover \*:

Legal Expenses Cover Required? \*

Yes  No

Loss of Revenue Cover Required. (Amount and Indemnity Period if required, otherwise leave unanswered.)

Loss of Rent Cover Required? (Amount and Indemnity Period if required, otherwise leave unanswered.)

Loss of Licence Cover Required? (Amount and Indemnity Period if required, otherwise leave unanswered.)

Employee/Trustee Dishonesty Cover required? \*

Yes  No

Money Option Required? \*

Not Required       £1,000       £2,000       £3,000       £4,000       £5,000

Personal Accident Cover Required (Not to be confused with Public or Employers' Liability) \*

[One unit provides cover for Accidental Bodily Injury with the following benefits:

- £5,000 in respect of death, permanent loss of sight or hearing, permanent loss of limbs
- £50 a week Temporary Total Disablement
- £25 a week Partial Total Disablement

Cover is available for Managing Charity Trustees, Holding Trustees, Custodian Trustees or Representative of the Management Committee aged 85 or under whilst engaged in activities or undertaking duties on behalf of the Hall.

None       1 Unit       2 Units       3 Units       4 Units  
 5 or more units – please provide details in the additional details box at the end of this form

Terrorism Cover Required?

Yes  No

Does the hall have any mechanical equipment such as a Lift, Industrial Boiler or Wind Turbine?

Yes  No If Yes, please specify \_\_\_\_\_

Is your Village Hall a member of a Consortium of Halls in your area? If so, what is the name of the Consortium? (Numerous consortia/associations qualify for a 'group discount')

Hallmark/Keystone status? (We recognise and reward with a with a premium discount those Village Hall management committees who have achieved the Hallmark/Keystone standard.) \*

Not Applicable  Level 1 Status Achieved  Level 2 Status Achieved  Level 3 Status Achieved

Would you like to receive a discount for accepting a 3-year long-term undertaking (LTU)? \*

Yes  No

How did you hear about us?

Promotion Code

Additional details you may like to provide or questions you may want to ask us.

That completes the questions necessary to obtain a quotation for VillageGuard®. You can either stop now and send us the form and we'll provide you with a quotation by return...

OR you can answer the additional questions below to also obtain a highly detailed valuation report that will allow you to accurately assess your sums insured for buildings and property assets, as well as rebuild times to calculate how long your Hall may have to close for repair.

The report is available for a charge of £150, however if you decide to take out your VillageGuard quotation you will be refunded £75, so the overall charge would be £75.

# Rebuild Cost Assessment Request Form

**PLEASE COMPLETE ALL FIELDS AS FULLY AS POSSIBLE**

Date: \_\_\_\_\_

Hall Website (if applicable): \_\_\_\_\_

## Hall Information

Is it in a conservation area? Y/N \_\_\_\_\_

Number of floors in Hall: \_\_\_\_\_

Is there a basement or cellar? Y/N \_\_\_\_\_

How many toilets (i.e. cisterns) in the buildings? \_\_\_\_\_

Does any building have a Stage? Y/N If so, details please. \_\_\_\_\_

Does any building contain Asbestos? Y/N \_\_\_\_\_

Do you have an up to date Asbestos management plan? Y/N \_\_\_\_\_

## Construction Details

Window frames in Hall (tick as appropriate):

- Metal
- uPVC
- Wood
- Other (Please provide further details) \_\_\_\_\_

Doors in Hall made of (tick as appropriate):

- Metal
- uPVC
- Wood
- Other (Please provide further details) \_\_\_\_\_

Floor type and percentage of each throughout all buildings (tick as appropriate):

- Carpet \_\_\_\_\_
- Vinyl \_\_\_\_\_
- Wood \_\_\_\_\_
- Parquet \_\_\_\_\_
- Ceramic tiling \_\_\_\_\_
- Other (Please provide further details) \_\_\_\_\_

Wall finishes and percentage throughout all buildings (tick as appropriate):

- Emulsion paint to walls \_\_\_\_\_
- Plaster and emulsion \_\_\_\_\_
- Ceramic tiling \_\_\_\_\_
- Hardwood panelling \_\_\_\_\_
- Other (Please provide further details) \_\_\_\_\_

Hard landscaping (tick as appropriate):

- Car parking (if so, give area and type of surface) \_\_\_\_\_
- Fencing (if so, give length/height and material) \_\_\_\_\_
- Walls (if so, give length/height and material) \_\_\_\_\_
- Other (Please provide further details) \_\_\_\_\_

Internal facilities (tick as appropriate):

- Bar
- Standard kitchen
- Commercial kitchen
- Sports area & changing rooms
- Other (Please provide further details) \_\_\_\_\_

Are you able to recover VAT? Y/N \_\_\_\_\_

**Further details where appropriate (Please use this box to give more information about construction details or anything which may be unusual about your hall)**

**Terms and conditions:**

You will be sent an invoice for £150 when the Rebuild Cost Assessment report is ordered. If you choose to proceed with your *VillageGuard* quotation, then you will receive a refund of £75, to be sent 30 days after the policy has incepted.

If the surveyors report highlights that you are under-insured, your insurer will expect you to follow the surveyor's advice, unless you can provide evidence that shows the surveyor's assessment is inaccurate (e.g. an alternative RICS assessment survey report).

You have read and understand the *Rebuild Cost Valuation Information* document that was sent with this form.

I have read and understood the above Terms and Conditions

Name of Applicant \_\_\_\_\_ Date \_\_\_\_\_

# VillageGuard® Village Hall Insurance – Protecting Halls and Trustees

“ Charity trustees have a basic duty to protect the charity's assets and resources from loss or damage and to manage the risk of a third party making claims against the charity's funds.



If the trustees ought to have bought more extensive cover, they may be liable to make good the shortfall out of their own pockets. To reduce the risk of a shortfall, the Commission recommend that trustees initially obtain advice from a professionally qualified building surveyor about what the sum insured should be, and the surveyor should be asked to confirm regularly (perhaps every two years) that the current figure is adequate. If it isn't, the trustees should notify the insurer immediately so that an adjustment can be made.

”

## Underinsurance is one of the biggest problems affecting Village Halls & Trustees

Underinsurance is a serious problem that affects Halls across the UK. **In recent years, the majority of Halls that we had surveyed were found to be undervalued and underinsured, often significantly.** This puts both Halls and Trustees at risk. That's why Allied Westminster has been campaigning about this issue for years.

An obvious solution is to have the Hall professionally valued... **but at £500-£800 the cost of a full on-site survey by a RICS Surveyor is simply beyond the reach of many Committees or Trustees,** especially as the Charity Commission recommends that valuations should be repeated on a regular basis.

## Our pioneering new initiative is a solution for most Halls...

### DETAILED MULTI-PAGE VALUATION REPORT

\*Terms and Conditions overleaf.

A Valuation Report which itemises all property assets of a Hall (main building, outbuildings, car parks, tennis courts, fences, etc.) together with 'rebuild times', allowing Trustees to calculate loss of earnings from Hall closure. This allows Trustees full control over the sum insured they set.

The report is heavily subsidised, **including Halls which are not yet insured with us.**

**Our mission is to help eliminate underinsurance for most Village Halls across the UK by providing survey solutions which are highly cost-effective.**

**HOW IT WORKS: Complete and return a simple form (by post or online).** Our Surveyors use the form content - together with a deep analysis of other information they can access - to produce a very detailed valuation report, without the need for a site visit. **Following receipt of the report, you may need to increase your sum insured which will result in a premium increase. Equally, any decrease in sum insured will result in a lower premium and refund if applicable.** At each subsequent renewal, sums insured will be subject to index linking, as with all VillageGuard policies.

**Call us now for information on 01937 845245**  
**or visit [www.villageguard.com](http://www.villageguard.com)**

(If you have our Valuation Report Request form, please complete and return it and we'll contact you.)

## Terms & Conditions



Allied Westminister (Insurance Services) Ltd

### 1. Payment:

#### **New Clients:**

- I will be sent an invoice for £150 when the Rebuild Cost Assessment report is ordered.
- If I choose to proceed with my VillageGuard quotation, then I will receive a refund of £75, to be sent 30 days after the policy has incepted.

#### **Existing Clients:**

- I will be sent an invoice for £75 when the Rebuild Cost Assessment report is ordered.

2. If the surveyors report highlights that you are under-insured, your insurer will expect you to follow the surveyor's advice, unless you can provide evidence that shows the surveyor's assessment is inaccurate (e.g. an alternative RICS assessment survey report).
3. Following receipt of the report, you may need to increase cover, which will result in a premium increase. Equally, any decrease in cover will result in a lower premium and refund if applicable. At each subsequent renewal, sums insured will be subject to index linking as with all VillageGuard policies.
4. Allied Westminister cannot be held responsible for any Rebuild Cost Assessment errors or inaccuracies.
5. As this is not a full on-site RICS Survey, to cater for any potential inaccuracy and for additional comfort and security within the process, the Insurer warrants an additional 25% to the base sum insured which represents the policy limit, at no additional premium cost for five years.

### **Waiver of Average and 25% free additional buildings sum insured protection (specific to VillageGuard Scheme)**

#### Where You

1. have obtained a Rebuild Cost Assessment report provided by the nominated surveyor through Allied Westminister (Insurance Services) Ltd within five years prior to the date of the Damage and
2. have adjusted the Building(s) Sum Insured in line with the Rebuild Cost Assessment report provided by the nominated surveyor through Allied Westminister (Insurance Services) Ltd and
3. have made annual adjustments of the Building(s) Sum Insured based on the General Building Cost Index issued by the Building Cost Information Service of the Royal Institution of Chartered Surveyors or alternative index as may be agreed by Us in writing,

#### Then at the time of Damage we will

- a) increase the Sum Insured by 25% of the rated Building(s) Sum Insured as stated in the Schedule and
- b) make no adjustment under either the Condition of Average or paragraph (5) of the Basis of Claims Settlement –Reinstatement Clause.



**Caution – these benefits only apply to VillageGuard:** The removal of the Condition of Average for five years (which eliminates underpayment due to underinsurance on all buildings claims except total losses up to the uplifted sum insured figure on your policy schedule) and 25% additional buildings sum insured protection free of charge (which gives additional protection in cases of total loss) are only guaranteed under the VillageGuard insurance policy. **They are NOT guaranteed if you cancel your VillageGuard policy and move to another insurer.**