



Management Protection ETraded Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to RSA and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from RSA.

A full copy of the Policy wording is available on request. Please contact your insurance intermediary if You wish to request a copy.

Quotation Number: 427268464

Your Details

Proposer: Rickmansworth Waterways Trust Limited Trading as Rickmansworth Waterways Trust Limited

Proposer's Address: Batchworth Lock Canal Centre, 99 Church Street, Rickmansworth, United Kingdom, WD3 1JD

Business: Charity

Your Intermediary

Intermediary Name: ARTHUR J GALLAGHER INSURANCE BROKERS LTD

Address: 253 Capability Green, Luton, Bedfordshire, LU1 3LU

Intermediary Number: NN3777

Your Policy Dates

Period of Insurance: From: 08 05 2021 To: 07 05 2022

Quote Date: 05 05 2021 **Valid Until:** 16 06 2021

Your Total Premium Information

Premium: £246.68 **Insurance Premium Tax:** £29.61

Total Amount Due: £276.29



Reason for Issue: Quotation for New Policy

Directors and Officers Liability

Limit of Indemnity £250,000 - Any One Claim

Your Contribution £0 - Each and Every Claim or Loss as applicable

35,000 USD Each and Every Loss as applicable in North America

Corporate Liability

Limit of Indemnity £100,000 - Any One Claim

Your Contribution £2,500 - Each and Every Claim or Loss as applicable

35,000 USD Each and Every Loss as applicable in North America

Employment Practice Liability

Limit of Indemnity £100,000 - Any One Claim

Your Contribution £7,500 - Each and Every Claim or Loss as applicable

Fidelity Cover - Excluded

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy:

No clauses applicable



Your Management Protection New Business

STATEMENT OF FACT

General Details

Quote Reference: 427268464

Your Details

Proposer: Rickmansworth Waterways Trust Limited Trading as Rickmansworth Waterways Trust Limited

Proposer's Address: Batchworth Lock Canal Centre, 99 Church Street, Rickmansworth, United Kingdom, WD3 1JD

Statement Issue Date: 05 05 2021

Important Notice Concerning the Insured's Duty to make a fair presentation of the risk

Before your Management Protection Insurance takes effect You have a duty to make a fair presentation of the risks to be insured under Your Insurance Policy. A fair presentation of the risk is one:

- Which:
 - discloses to RSA every material circumstance which You know of or ought to know of; or
 - gives RSA sufficient information to put RSA on notice that We will need to make further enquiries for the purpose of revealing those material circumstances,
- which makes that disclosure referred to above in a manner which is reasonably clear and accessible to RSA; and
- in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith.
- A material circumstance is one that would influence RSA's decision as to whether or not to insure You and, if so, the terms of that insurance. If You are in any doubt as to whether a circumstance is material you should disclose it to RSA.

Your Business

Please review the following information carefully.

Where You have provided this information electronically RSA have populated this for You.

Please tell RSA if any information is incorrect and provide the true position in the area provided for "Additional Information".

If You are unable to answer Yes to each question in this section please provide additional details to enable our Professional and Financial Lines underwriter to provide You with a quote.

- Your Company is: 0
- The Policyholder was established on 30 12 1991
- The annual turnover of the Company is £200,000

Please note that Your premium is based on the total turnover and where applicable the number of employees declared to RSA.

You must tell RSA immediately if this number has changed by more than 30% in the last 12 months.

- The assets of the Company are £450,000
- The Company total net worth is (i.e. total assets of the Company exceed it's total liabilities) £450,000
- Any Company does not have more than 25% of your assets or turnover in the USA or Canada or any debt or equity issued in the USA or Canada or any subsidiary companies in the USA or Canada
 - Percentage of assets declared in the USA 0.00%
 - Percentage of turnover declared to/from the USA 0.00%
- The Company has 2 Employee(s)
- The Company has 1 Location(s)

You or Your Directors, Trustees, Partners, Members, Officers or family members, paid, unpaid or on a voluntary basis, employed by the Company in a managerial or supervisory capacity or as a Director as defined under the Companies Act 2006:

- (1) has not
 - a. been declared bankrupt or insolvent or been the subject of bankruptcy proceedings in the previous 6 years
 - b. been convicted of or charged in respect of any criminal offence (other than motoring offences) in the previous 6 years
 - c. as at the Policy Inception Date have any prosecutions pending
- (2) have not been disqualified under the Company Directors Disqualification Act 1986



in the previous 6 years

Employment Practices Liability Insurance

- (3) You or any Company do use Your internal human resources department, external human resources consultants or legal advisors to review Your employment terminations
- (4) You or any Company do not anticipate any dismissal or redundancy of any Employee within the next 6 months
- (5) You or any Company does communicate employment and grievance policies in writing to all Employees

You confirm:

- A. You are not aware of a Claim or Loss (actual or alleged) against the Company or its Directors or Officers in relation to the risks of a similar type defined under this insurance (including extensions in cover) in the last 3 years which has not already been notified under any Policy underwritten by RSA in the last 3 years
- B. You are not aware of any circumstance which might give rise to a claim against the Company or any of its Directors or Officers in relation to the risks of a similar type defined under this insurance (including extensions in cover) in the last 3 years or which has not already been notified under any Policy underwritten by RSA in the last 3 years
- C. You or any Company have never had any
 - a. proposal for insurance refused or declined
 - b. insurance cancelled
 - c. renewal refused or declined by any insurance company
- D. You are not a subsidiary of another entity
- E. You do not have a registered legal entity outside the UK or are subject to the payment of non UK taxes
- F. You or any Company has not merged with, been acquired or acquired another entity in the previous 12 months
- G. Your auditors have not imposed any qualifications to any Company in the latest annual report and accounts (where an independent audit is required)

Important Information

Financial and Trade Sanctions

Please be aware that RSA cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

Important Information about Your Declaration

This Statement of Fact and such other information together form the "Proposal".

You shall ensure that the Proposal contains such information as is reasonably necessary to enable RSA to:

- (a) properly assess the risks to be insured under this Policy; and
- (b) decide whether and, if so, to what extent that We will provide You with insurance cover in respect of such risks referred to in (a) above

If You are in any doubt as to whether any information is material, it should be disclosed. Failure to disclose such facts could invalidate the Policy from inception or result in a claim not being paid.

If any of the answers provided in this declaration are "No" or You have provided "Additional information" this Statement of Fact will need to be authorised by RSA. Upon review and acceptance of the declaration and additional information RSA will endorse the disclosure for reference.

You should keep a copy of this Statement of Fact and any other information supplied to RSA in connection with this quote.

This product is available to purchase on-line or electronically. Your on-line or electronic declaration should reflect the answers provided in this Statement of Fact and any other information supplied by You or on behalf of You.

You agree that, if any information has been provided by Your Insurance Intermediary, such person shall, for that purpose, be regarded as Your agent and acting on Your behalf and not as an RSA agent.

By accepting the declaration on-line or electronically to bind this Policy You will be



confirming that the information provided is the correct and true position.

You should check Your Statement of Fact, Schedule and Policy carefully to ensure You have the required cover and that the information is correct. Failure to do so may mean that your insurance is not valid.

Additional Information about You and any Company

Please provide any additional information below