

NODA Insurance

Policy Summary

This is a summary of the cover available under the National Operatic and Dramatic Association combined policy for Amateur Theatre Groups. The policy is an annual insurance contract, underwritten by Ageas Insurance Limited and the basic annual premium provides the standard cover summarised below. Increased cover can be purchased under each section if required. Available optional covers are also summarised.

The summary does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy documents.

The policy provides accidental damage cover for property up to a standard limit of £5,000 which can be increased.

The standard sum insured, or the increased amount you select, must represent the full values at risk. In addition the standard cover provides Public, Products and Employers' Liability insurance, Money insurance, Personal Accident

insurance, Abandonment and Book Debts insurance. There are options to add cover for Buildings and for Fidelity Guarantee.

Fair Presentation

You have a duty to make a fair presentation of your risk and accurately disclose any information which may influence our acceptance or assessment of this insurance. Failure to disclose all material information and circumstances or providing false or inaccurate information may invalidate the insurance or result in claims not being paid or not being paid in full. If you are in any doubt as to whether or not any information, fact or circumstance is material, then it should be disclosed.

To Make a Claim

Monday to Friday 8.30am–6pm and Saturday 9am–12 noon, call Lloyd and Whyte on 01823 250700.

At all other times call Ageas Insurance Limited on 0345 122 3283

Noda Insurance Policy Summary

Cover	Standard Amount of Cover	Where to find info in your policy booklet
<p>Section 1 Property Covers loss or damage to scenery, wardrobes, property, band parts, instruments, scores and all other theatrical properties including office or domestic equipment anywhere in the United Kingdom, the Channel Islands and the Isle of Man. Excluding the first £100 of each loss.</p> <p>Including: Replacement of locks Identity fraud Additional hiring charges</p>	<ul style="list-style-type: none"> Sum Insured £5,000 	Pages 13-18
<p>Section 2 Legal Liabilities</p> <p>Public and Products Liability Covers your legal liability for bodily injury to persons and for damage to their property.</p> <p>Including: Cloakroom liability Member to member liability Liability during rehearsals.</p> <p>Cover for liability arising from some fund raising activities cover can be arranged on request.</p> <p>Employers' Liability Covers your legal liability to any persons, employed by you either contractually or voluntary, while working on behalf of the Society.</p>	<ul style="list-style-type: none"> Limit of Indemnity £5,000,000 each and every claim. Products liability is limited to maximum of £5,000,000 in any one year. Limit of Indemnity £10,000,000 	Pages 19-29
<p>Section 3 Money Covers accidental and physical loss of money.</p> <p>Excluding the first £100 of each loss.</p>	<ul style="list-style-type: none"> In transit or at a production venue whilst a performance is taking place: £2,500 At a production venue in a safe after the venue has closed: £2,000 At a production venue not in a safe after the venue has closed: £500 In the private dwelling of a director, partner, employee or member : £1,000 Crossed cheques and other non negotiable money: £250,000 	Pages 30-32
<p>Section 4 Personal Accident Covers officials, members and voluntary helpers for accidents arising out of the Society's activities. Standard cover is for up to 45 people – more can be covered for an additional premium</p>	<ul style="list-style-type: none"> Death: £12,000 Loss of limbs and eyes: £12,000 Permanent Total Disablement: £12,000 Temporary Total Disablement: £120 per week – maximum 104 weeks <p>Maximum age 80</p>	Pages 33-34
<p>Section 5 Abandonment Covers loss of costs and expenses incurred by the Insured due to the abandonment of any performance of a theatrical production through any fortuitous cause including industrial action, strike, fire at the place of production or closing by the owner of the building to be used for the production.</p> <p>Covers additional costs and expenses incurred by the Insured for obtaining a substitute in the event of an accident or illness to any principal performer(s), musical director, producer or choreographer. The sum insured should represent the estimated expenditure on the theatrical production.</p> <p>Excluding the first £100 of each claim other than for the replacement of a principal.</p>	<ul style="list-style-type: none"> Sum Insured £2,000 Maximum £500 	Pages 35-36

Cover	Standard Amount of Cover	Where to find info in your policy booklet
Section 9 Book Debts Covers losses arising from being unable to trace outstanding debit balances as a result of damage at your premises	<ul style="list-style-type: none"> Limit £5,000 	Pages 52-53

Significant Features and Benefits Optional Cover

These covers are available for an additional premium

Cover	Amount of Cover	Where to find info in your policy booklet
Section 6 Fidelity Guarantee Loss resulting from an act of fraud or dishonesty committed by the Chairman, Secretary, Treasurer, Business Manager, Ticket Secretary or Membership Secretary of the Society whilst acting in their respective capacity as officers of the Society.	<ul style="list-style-type: none"> You may choose a limit of indemnity between £1,500 and £10,000. 	Pages 37-40
Section 7 Buildings Covers buildings owned by the Society against fire, specified perils – including storm, flood and malicious damage and accidental damage. Also includes loss of rent receivable. Excluding the first £250 of each loss.	<ul style="list-style-type: none"> The rebuilding cost of the building. Where buildings insured, 12 months rent receivable is automatically included up to a limit of £10,000. Higher limits are available on request. 	Pages 41–49
Section 8 Terrorism Covers damage by acts of terrorism.	<ul style="list-style-type: none"> The sums insured for Property and Buildings. 	Pages 50-51

Significant Exclusions and Limitations

Cover	What is excluded	Where to find info in your policy booklet
Section 1 Property	<ul style="list-style-type: none"> Loss from any unattended motor vehicle unless the vehicle has in effective operation all security devices and all doors windows and boot or hatchback are closed and securely locked. Damage to precious stones precious metals bullion furs curiosities works of art or rare books. Breakage of strings reeds or drum skins or heads of musical instruments. 	Page 13 Page 14
Section 2 Liability	<ul style="list-style-type: none"> Liability which is more specifically insured by another policy. Liability arising from the ownership of land or buildings other than the premises insured under this policy. Under cloakroom liability there is no cover for liability for loss of or damage to jewellery articles of gold silver or other precious metal watches cameras binoculars money or securities. 	Page 20 Page 27
Section 5 Abandonment	<ul style="list-style-type: none"> Consequential loss of any kind including sales of tickets confectionery and the like. The financial failure of an event. Lack of or inadequate response or withdrawal of support by sponsors financial supporters delegates or exhibitors. Any adverse weather conditions at an event involving open air performances. 	Page 35

Significant General Conditions

These include:

Reasonable Precautions - You must take reasonable care to prevent loss. Refer to your policy wording for full details.

Fraud - We will not pay for any claim that is deliberately exaggerated or where you, or anyone acting for you, uses or attempts to use, fraudulent means to obtain benefits under the Policy.

What to do if you have a complaint

In the first instance you should direct any complaint to our Complaints Officer at:

Lloyd & Whyte Ltd
Affinity House
Bindon Road
Taunton
Somerset TA2 6AA
Tel: 01823 250700
Email: info@lloydwhyte.com

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2 million and fewer than 10 employees, and
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

The Financial Ombudsman Service is an independent organisation and will review your case. You can contact them on telephone number **0800 023 4567**. You can also write to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR, however they will only consider your complaint once you have tried to resolve it with us. Alternatively, more information can be found at **www.financial-ombudsman.org.uk**

Following the complaints procedure does not affect your rights to take legal proceedings.

Cancellation

During the first period of insurance, you have the right to cancel this policy within 14 days of receipt of the policy wording and schedule, or the inception date of this policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Cancellation will take effect from the date that your cancellation instructions are received. Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before we can deal with the claim. We will only deal with claims occurring during the period commencing on or after inception up to the cancellation of this policy.

You may cancel this policy at any other time by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 19 of the policy wording for full details of the cancellation procedure.

Financial Services Compensation Scheme

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **www.fscs.org.uk**.

For further information or assistance

For further advice or assistance please contact Lloyd & Whyte:
Tel: 01823 250736
Email: noda@lloydwhyte.com
Address: Lloyd & Whyte Ltd, Affinity House, Bindon Road, Taunton, Somerset TA2 6AA
Website: www.nodainsurance.co.uk

Underwritten by Ageas Insurance Limited
Registered office address

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Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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INSURANCE

Arranged through Lloyd & Whyte Ltd which is authorised and regulated by the Financial Conduct Authority.
Registered office

Affinity House, Bindon Road, Taunton, TA2 6AA.

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