

Insurance Summary

CLASS(S): Combined Liability Insurance
POLICYHOLDER: Historic Buildings and Monuments Commission ("English Heritage")
INSURERS: Aviva
POLICY NO: 23834881CHC
PERIOD: Heritage Open Days activities are set to be run from 9 to 12 September for 2010 and cover is specifically arranged for the event up to a maximum of four weeks either side of these dates. The policy period of cover is 29 June 2010 to 28 June 2011.

KEY DEFINITIONS

Business Description: /Activities The activities of Heritage Open Days of English Heritage that enables a celebration of England's architecture and culture by allowing visitors free access to interesting properties that are either not usually open, or would normally charge an entrance fee and includes tours, events and activities that focus on local architecture and culture. Activities include taking part in excavations, fieldwork, excursions, meetings, site visits and other bona-fide activities of the Insured.

Definition of Employee:

- Employee shall mean an individual under a contract of service or apprentice with the Insured
- Volunteers
- Labour masters and persons supplied by them, Individuals employed by labour only sub-contractors
- Self-employed individual (not being in partnership with the Insured)
- Individual hired or borrowed by the Insured & individuals undertaking study or work experience while under supervision of the Insured
- all while under the direct control and supervision of the Insured.

Additional Named Insureds:

- Registered Property Owners
- Registered Property and Estate Managers
- Registered Heritage Open Days Participants
- Registered Heritage Open Days Organisers

SECTION 1: EMPLOYERS' LIABILITY

Cover: Indemnity against legal liability to pay damages and claimant's legal costs and expenses in respect of bodily injury, death, disease or illness sustained by the Insured, (including an employee) of the Insured and arising out of and in the course of employment by the Insured in the business occurring during the period of insurance insured with the insurers written consent.

Indemnity Limits: £10,000,000 any one occurrence costs inclusive
£ 5,000,000 sub-limit applies in respect of terrorism

Territorial Limits: Great Britain, Northern Ireland, Channel Islands or the Isle of Man or whilst temporarily outside these territories

SECTION 2: PUBLIC / PRODUCTS LIABILITY

Cover:

- Indemnity against legal liability including claimant's costs and expenses for damages in respect of accident, bodily injury, mental injury, death, disease, illness, wrongful arrest or false imprisonment
- Accidental loss or damage to property
- Nuisance trespass to land or trespass to goods or interference with any easement right of air, light, water or way per the policy terms
- occurring during the period of insurance.

Indemnity Limits: Public / Products Liability: £5,000,000 any one occurrence costs inclusive



ADDITIONAL INSURANCE GUIDANCE PROVIDED BY HERITAGE OPEN DAYS

A. Exclusions and conditions

1. Hazardous activities: Any hazardous activities such as abseiling, bungee jumping, parachute jumps, bouncy castles, fairground rides, playground equipment and similar activities. Self-guided town trails or tours, which lead through public areas (i.e. people pick up a leaflet at a venue and follow, unsupervised and at their leisure, a circuit)

2. Means of transport: Bus tours, train tours (including miniature trains), boat trips and shuttle services on and between HODs sites. Bicycle rides and horse-drawn carriage rides.

3. Hands-on activities and presentations: Hazardous 'hands-on' workshops or skills demonstrations such as woodcarving, clog making, glass blowing or stone carving. Only bona-fide craftsmen should be used and it should be ensured that they have adequate insurance in place.

4. Performances: If you stage a re-enactment event (such as jousting tournaments, re-enactment battles, sieges etc.) as part of Heritage Open Days, please ensure that the re-enactment society is fully insured and confirm this to the Heritage Open Days office in writing. If you stage concerts, please take into account that musical instruments are not insured.

5. Access issues: If you intend to allow access to towers (church towers, lighthouse etc.) or structures below ground level, the access has to be via a sturdy (e.g. spiral) staircase, ideally with a permanent handrail. Access via a freestanding ladder or staircase without a permanent handrail and obstruction to prevent a free fall is not insured under this English Heritage insurance.

B. Preventing an incident is better than having to deal with a claim

In order to minimise risk, we ask you to do a thorough risk assessment of the property (see attached handout on risk assessment), activity, event or tour you are planning to open or offer to the public, and keep a record that can be produced on request or in the event of a claim.

C. HODs Insurance Broker Contacts

If you have any insurance queries they should be directed to Georgina Pilbrow at English Heritage's Insurance Broker, Bluefin, whose contact details are listed below:

Georgina Pilbrow
Account Handler & Special Projects, Schemes
Direct Line: 01474 565863
Email: georgina.pilbrow@bluefingroup.co.uk

Postal Address:
Bluefin Insurance Services Ltd.
Stephenson House
7-10 The Grove
Gravesend
Kent
DA12 1DU

Bluefin

Please Note: This summary gives a brief description of the cover and has been approved by the insurance broker Bluefin Insurance Services Limited. In the event of a conflict between this summary and the Aviva policy wording the policy will always take precedence. The full cover is detailed in the policy wording issued by Aviva, full conditions, terms, extensions and exclusions are listed in the policy document. Should there be any queries on cover please contact us and/or refer to the policy document, a copy of which is available on request from Bluefin.