



Policy Schedule

Social Welfare Combined insurance policy

Reason for Issue:	Policy Change
Policyholder:	PRAMA FOUNDATION &/OR PRAMACARE LTD &/OR PRAMALIFE LTD &/OR PRAMATRADE LTD &/or PRAMATRAVEL LTD
Policy Number:	S10570
Address:	Moran House 1 Holes Bay Park Sterte Avenue West Poole BH15 2AA
Period of insurance:	24/02/2019 to 23/02/2020 both dates inclusive
Effective date of change:	26/04/2019
Policy Holder's Business:	Charity group providing domiciliary care and support services to people aged over 18 and their carers, plus management of community centre called the Barrington Centre and organisation of overnight/overseas coach trips.
Total Revised Premium:	£ 13,769.18 (plus IPT @12.00% = £ 1,652.28) = £15,421.46

Insurance cover provided

Public/products liability	Insured
Professional liability	Insured
Management liability	Insured
Entity defence	Insured
Employers liability	Insured
Fidelity	Insured
Property damage	Insured
Business interruption	Insured
Portable property	Insured
Money and personal assault	Insured
Transit	Insured
Refrigerated stock	Insured

Public/products liability

Limit:	£ 10,000,000
UK Excess	£ 250 in respect of third party property damage
Jurisdiction:	U.K.

Professional liability

Limit:	£ 2,000,000
UK Excess	£ 500
Jurisdiction:	U.K.

Management liability

Limit:	£ 1,000,000
UK Excess	£ 0
Jurisdiction:	U.K.

Entity defence

Limit:	£ 1,000,000
UK Excess	£ 1,000 (investigations only)
Jurisdiction:	U.K.

Employers liability

Limit:	£ 10,000,000
Jurisdiction:	U.K.

Fidelity

Limit:	£ 50,000
UK Excess	£ 1,000

Property damage

Premises 1 - Address: Moran House
1 Holes Bay Park
Sterte Avenue West
Poole
BH152AA

Property:	Declared Value:	Sum Insured:
Buildings	£ 625,000	£ 687,500
General Contents	£ 50,000	£ 55,000
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 53,500	£ 58,850
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 728,500	£ 801,350

Premises 2 - Address: 173 Tuckton Road
Bournemouth
Dorset
BH63LA

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Premises 3 - Address: Unit 4 Crossways
175 Station Road
West Moors
Dorset
BH220HX

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Property damage

Premises 4 - Address: 378 Ashley Road
Poole
Dorset
BH149DQ

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Premises 5 - Address: 1516 Wimborne Road
Bournemouth
Dorset
BH119AE

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Premises 6 - Address: Connexions4London Ltd
County Gates House
300 Poole Road
Westborne
BH121AZ

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ Not Insured	£ Not Insured
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 15,000	£ 16,500
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 15,000	£ 16,500

Property damage

Premises 7 - Address: 1436 Wimbourne Road
Kinson
BH107AS

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 6,000	£ 6,600
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 17,500	£ 19,250
Tenants Improvements	£ 5,000	£ 5,500
Sub Total :	£ 28,500	£ 31,350

Premises 8 - Address: 11 Bournemouth Road
Poole
Dorset
BH140EF

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Premises 9 - Address: 8 The Old Rope Walk
Poole
Dorset
BH154AU

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 2,000	£ 2,200
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 2,000	£ 2,200
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 4,000	£ 4,400

Property damage

Premises 10 - Address: 96A High Street Poole
BH151DB

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 7,500	£ 8,250
Sub Total :	£ 15,500	£ 17,050

Premises 11 - Address: 15 Southampton Road
Ringwood
Hampshire
BH241HB

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 2,000	£ 2,200
Sub Total :	£ 10,000	£ 11,000

Premises 12 - Address: The Barrington Centre
Penny's Walk
Ferndown
Dorset
BH229TH

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 300,000	£ 330,000
Stock	£ 3,060	£ 3,060
Computer Equipment	£ 20,000	£ 22,000
Tenants Improvements	£ 25,000	£ 27,500
Sub Total :	£ 348,060	£ 382,560

Property damage

Premises 13 - Address: 56 Victoria Road
FERNDOWN
BH22 9HZ

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 8,000	£ 8,800
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Tenants Improvements	£ 5,000	£ 5,500
Sub Total :	£ 13,000	£ 14,300

Other items

Property:	Declared Value:	Sum Insured:
General Contents	£ Not Insured	£ Not Insured
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ Not Insured	£ Not Insured
Sub Total :	£ Not Insured	£ Not Insured
Overall Total :	£ 1,212,560	£ 1,333,510

Excess:
(the first amount of any claim for which you are responsible)

subsidence damage	£ 1,000
loss of documents	£ 100
theft of keys	£ 25
all other damage	£ 250

Business interruption

	Sum Insured	Maximum Cover Period	Premises No
Loss of Revenue	£ 130,000	12 Months	3
Loss of Revenue	£ 50,000	12 Months	8, 11
Loss of Revenue	£ 550,000	12 Months	12
Loss of Revenue	£ 60,000	12 Months	4, 10
Loss of Revenue	£ 62,500	12 Months	13
Loss of Revenue	£ 75,000	12 Months	5
Loss of Revenue	£ 80,000	12 Months	2
Additional ICOW	£ 200,000	12 Months	ALL

Damage to portable property

(Damage can occur anywhere in the world)

Property	Sum Insured:
LaptopsCamerasPhones	£ 15,000
Tools	£ Not Insured
Interactive table	£ 7,900

Money and personal assault

£5,000 if the money is lost, other than

Loss of money from locked safe at the premises	£ 2,500
Loss of money from locked safe at private residence	£ 1,000
Loss of money from locked safe at conference exhibition	£ 1,000
Other loss of money	£ 500
Death/loss of limbs, sight, speech or hearing/ permanent total disablement	£ 10,000
Temporary total disablement	£ 100 per week for a maximum of 104 weeks

Transit

(Within the United Kingdom)

Limit: £ 5,000

(the most we will pay in total during the period of insurance)

Excess: £ 100

(the first amount of any claim for which you are responsible)

Refrigerated stock

(Food stuffs, medicines or drugs in any refrigerating machine)

Limit: £ 2,500

(the most we will pay in total during the period of insurance)

Excess: £ 100

(the first amount of any claim for which you are responsible)

Signed:



Managing Director, Markel (UK) Limited

Date: 03 May 2019