
Land Liability Certificate

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

SCHEDULE

Agent:	Insurance Experts Ltd
Agent Reference:	
Quotation Number:	INSEX/0380782/072019
Certificate Number:	CEQ366661/2022
The Insured:	Melaine & Paul Wheeler and Bittern Meadow CIC FTRRI
Correspondence Address:	83 King Street Norwich NR1 1PH
Product:	Land Liability
Period of Insurance:	Commencing 00:00:00 on the 20/07/2022 to 23:59:00 on the 19/07/2023
Sums Insured:	As per attached schedule
Excesses:	As per certificate schedule
Premium:	£ 330.00
I.P.T:	£ 39.60
Fee:	£ 20.00
Total Premium:	£ 389.60
Date proposal completed:	18/07/2022
Special condition(s):	As per attached schedule

Authorised Signatory



Signed in Dudley, West Midlands for and on behalf
of those Insurers subscribing to this certificate

Dated this 18/07/2022

IMPORTANT NOTICE - Please check this Policy very carefully

Sums Insured Property Schedule

Address of Plot of Land:

Bittern Meadow CIC Heath Farm ,, Norwich, NR13 5HB

Business Description:

Grazing, Moorland or Woodland

Liability

Section 1 – Employers Liability:	£10,000,000
Section 2 – Public Liability:	£5,000,000
Section 3 – Products Liability:	Not applicable
Excess	
Public/Products Liability	£250
Interested Party	None

Special Conditions

Products Liability operative

Septic Tank/Foul Pumps - Pollution and/or Contamination Exclusion

Land Owners Liability Condition 3

Land Owners Liability Condition 2a

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of facts). If any of the information set out therein is incorrect, the insured must notify the Commercial Express or the insurer. Failure to do so may invalidate the insurance provided.

SPECIAL CONDITIONS

Bittern Meadow CIC Heath Farm ,, Norwich, NR13 5HB

Products Liability operative

Section 3 on this Policy is included despite what is stated on the Schedule. The limit of indemnity will match Section 2 which is stated on the Schedule.

Septic Tank/Foul Pumps - Pollution and/or Contamination Exclusion

The Insurer will not indemnify the Insured in respect of Injury or Damage arising from Pollution and/or Contamination caused directly or indirectly by any septic tanks or foul pumps situated on Your land.

Land Owners Liability Condition 3

The Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section F Public or Products Liability directly or indirectly resulting from:-

- a) Third Party Property Damage to Livestock or Crops.
- b) Third party property Damage or bodily Injury in respect of the actions of livestock or the escape of livestock.
- c) Any Liability arising from the use of the land for Commercial Farming enterprises.

Land Owners Liability Condition 2a

It is a condition precedent to Our liability that where a watercourse of any description with a maximum depth greater than 60 centimetres exists on Your plot of land You must ensure that adequate lifesaving equipment is readily available at all times and that the equipment is regularly maintained.

Proposal / Statement of Fact

Insured

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

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If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

Name of the Insured including any trading name

Melaine & Paul Wheeler and Bittern Meadow CIC FTRRI

Address for correspondence for the insured

83 King Street

Norwich

NR1 1PH

Business Address

Address of Plot of Land:

Bittern Meadow CIC Heath Farm , , , Norwich, NR13 5HB

Insured's Business

Use of Land Questions

Please select size of the land

Up to 5 Acres

Trade Selection

Land Type:

Grazing, Moorland or Woodland

Please provide full details:

If the Assured owns a piece of land, which he lets out to a third party, to use as farm land, they have their own Farming Insurance policy? (If there is no land let for use as farm land answer Yes)

Yes

Is the land being used for growing crops for a commercial benefit?

No

Does the assured allow neighbours to use the land to let their animals graze?

No

Are there any public footpaths and/or rights of way situated on the land?

No

Are there any Buildings/Structures situated on the land?

No

Buildings/Structures are defined as anything constructed or erected with a fixed location on the ground, excluding fences, gates and boundary walls

Are there any watercourses or significant water features within the land to be insured or adjacent?

Yes

Is the land used for any boating, fishing or the mooring of boats?

No

Is or was the land to be insured used or ever used, by any Petrol Station, Chemical Works, Gas Works, Oil Refineries, Power Stations, Underground Mines, Quarrying or any other industries of this nature?

No

Sums Insured

Liability

Limit of Indemnity	£5,000,000
Is cover required for Employers' Liability?	Yes
Employers' Liability Limit of Indemnity	£10,000,000

Please enter the number of employees for the the following types:

Clerical or Non-Manual	0
Manual Work (see definition below)	1
Farming	0
Maintenance – Heat work	0
Any Other Manual Work	0

Manual Work definition: Manual work consists of Coppice Work, Gardening, Guided Walks & Tours (excluding Foraging), Maintenance – No Heat, Woodwork or Chainsaw Use, Maintenance – Chainsaw Use, Maintenance – Woodwork, Rural Craft Work, Supervision of Educational Classes or Visits (including Foraging & Bushcraft), Woodworking, Sculpting &/or Tuition of Woodcraft

Are you or your company exempt from having an ERN?	Yes
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Excesses

Property Owners Liability	£250
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Interested Party

None	
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Disclosure and Claims History

Please answer the questions below in respect of the applicable parties described in (i) (ii) (iii) & (iv) below. If you feel unable to answer a question(s) accurately or have a material fact or circumstance(s) to disclose please provide full details in the additional information box at the bottom of this page.

- (i) You or any family member(s) that use the insured premises, land or are involved in the business/insured entity
- (ii) Any Director or Partner of the business/insured entity
- (iii) Any person(s) with a beneficial interest of 25% or more in the business/insured entity (other than mortgagees)
- (iv) Any person with management control of the business/insured entity (other than professional letting agents that you have contracted to manage the land or property):

whether in relation to the business of the insured entity or any previous business or any other business in which you or they have been involved in any of the capacities listed in (i) to (iv) above or in a personal capacity:

- a) have ever No
 - a. had a County Court Judgement (CCJ), High Court Judgement or Sheriff Court Decree (in Scotland)
 - b. entered into an Individual Voluntary Arrangement (IVA) or Trust Deed (in Scotland)
 - c. been declared bankrupt or entered into sequestration (in Scotland) whether settled or not?
- b) have ever been a director of a company or partner of a business that: No
 - a. went into liquidation, administration, receivership or was subject to an insolvency process, winding up or petition order or scheme of arrangement with creditors in accordance with the Insolvency Act 1986
 - b. incurred a County Court Judgement (CCJ), High Court Judgement or a Sheriff Court Decree (in Scotland)
 - c. entered into a Company Voluntary Arrangement (CVA) or any other Creditors Arrangement
 - d. has been subject to a recovery action or fines by HM Revenue & Customs, or been involved in a company subject to such a recovery action or fines whether settled or not?
- c) have ever been disqualified from acting as a company director? No

- d) have ever been charged with or convicted of or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act, the Consumer Protection Act or other legislation relating to employee safety and safe working practices, or been served with, or been involved with a company served with, an improvement order or a prohibition notice under such legislation?
- e) have ever been convicted or have any prosecution pending or been given an official police caution in respect of any criminal offence other than motoring offences and any offences which are spent under the Rehabilitation of Offenders Act 1974, or been involved in a company subject to such a conviction, prosecution, or caution?
- f) have ever had insurance cover refused or cancelled or special terms imposed?
- g) have during the last five years under any other insurance policy made a claim(s), incurred a loss, damage or liability whether insured or not at any premises, land or any other location (other than claims made against motor/travel/pet and health policies)?

No

No

No

No

Additional Information

Any further information or material facts you should or would like to advise Underwriters?

Yes

Provide full details:

Cover for Activities included. EL & Products Liability is required

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I can confirm I have read and understood all questions relating to this quotation

Privacy Notice for Policyholders – How Commercial Express will use your data

This Privacy Notice explains how Commercial Express Quotes Limited (Commercial Express) use any personal information we collect about you. Further details can be found on our website at:

<https://www.commercialexpress.co.uk/privacy-policy-policyholders> which gives you more information about how we use your data, who we share it with, how long we retain your data for and your rights. A copy can also be provided on request by using the contact details below.

Who we are:

Commercial Express Quotes Limited is the Data Controller of the information provided to us about you and is registered with the Information Commissioners Office under Registration Number Z7979314.

How to contact us:

Please contact us if you have any questions about this privacy notice or the information we hold about you, or if you wish to exercise your rights in relation to any of the personal data we hold about you. You can do this by:

Email at: hello@commercialexpress.co.uk, Phone: 01384 473021, or by writing to us at: Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

What information do we collect about you?

We will collect personal information about you for the purposes of providing insurance products or services. This may include your name, contact details, date of birth, your occupation, details about the risk to be insured and payment details. In some circumstances, we may need to collect information relating to health or criminal convictions in order to administer your insurance policy or if it is required for any legal obligations.

How is the information is provided to us?

Most of the personal information we hold about you is received from your Insurance Broker, who will provide us with your information so we can arrange your insurance policy for you. We may also collect personal information from you if you contact us directly, for example if you needed to make a complaint.

How will we use your data?

Where we process your personal information, we do so on the basis that the processing is necessary for the purposes of the performance of a contract with you or where we have legitimate interests to process that data, for example in order to provide you with a service. We will use your personal information to provide products and services as required by you, communicate with you, undertake statistical analysis, develop new products and services, and to meet our legal or regulatory obligations.

How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us. You can do this by:

Email at: complaints@commercialexpress.co.uk

Phone: 01384 473021

Or by writing to us at: Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>