



**ZURICH  
MUNICIPAL**

SUFFOLK ACRE  
SUFFOLK HOUSE  
2 WHARFEDALE ROAD  
IPSWICH  
IP1 4JP

TEL: 01473 242500  
FAX: 01473 242530  
EMAIL: [info@suffolkacre.org.uk](mailto:info@suffolkacre.org.uk)  
[www.suffolkacre.org.uk](http://www.suffolkacre.org.uk)



E-mail: [insurance@suffolkacre.org.uk](mailto:insurance@suffolkacre.org.uk)

**GROUP *INSURANCE* MANAGED BY  
SUFFOLK ACRE AS A *SERVICE* TO LOCAL *COMMUNITIES*.**  
*Authorised and regulated by the Financial Services Authority*

*A copy of the Suffolk ACRE Complaints procedure is available from  
Suffolk ACRE, 2, Wharfedale Road, Ipswich Suffolk IP1 4JP*

**'ALL RISKS' Property Insurance for  
VOLUNTARY ORGANISATIONS based in Community Buildings**

Group Scheme Policy No. XAO-122017-5473 Administered by  
**Suffolk ACRE for Zurich Municipal**

**Summary of Cover** : Property cover on an 'All Risks' basis i.e. Accidental Loss or damage as well as Fire, Theft and conventional Perils anywhere in the UK.

**To enable compliance with FSA regulations, we may ask you for proof of identity.**

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**Cover Details / Scheme Terms**

**Property**

Ordinary possessions i.e. Furniture, equipment, stock, stereo, disco, P.A., video/ computer equipment and cups and trophies

**Up to £3,150 - £ 58.00 flat charge  
Over £3,150 - £ 13.00 for each further £1,000**

**Cover**

In the event of accidental damage to the property insured arising during the period of insurance within the territorial limits [Great Britain, Northern Ireland, the Isle of Man and the Channel Islands], the insurer will pay to the insured the value of the property at the time of damage or any part of it provided that the liability of the insurer will not exceed the whole of the total sum insured, in respect of any item, its sum insured, or any other limit of liability specified in the schedule.

**Exclusions**

[a] Theft from unattended vehicles is excluded unless all the doors, windows and other means of access have been secured and locked and all the keys of the vehicle removed to

a place of safety, and that the property is placed in the boot of the vehicle or otherwise out of sight.

[b] DAMAGE caused by:

- (i) depreciation, inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level
- (ii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, vermin or insect, marring or scratching
- (iii) pollution, contamination, change in temperature colour texture or finish
- (iv) mechanical or electrical breakdown or derangement of the particular machine, apparatus or equipment in which such breakdown or derangement originates not accompanied by DAMAGE to the machine, apparatus or equipment
- (v) disappearance, unexplained or inventory shortage
- (vi) any testing, repairing, adjusting, servicing or maintenance operation

[c] DAMAGE to data-processing media and computer systems records caused by:

- (i) data-processing media failure or breakdown or malfunction of the data-processing system including equipment and component parts whilst the said media is being run through the system unless fire or explosion ensues and then only for the DAMAGE or expense caused by such ensuing fire or explosion
- (ii) electrical or magnetic injury, disturbance or erasure of electronic recordings except by lightning.

### **Special Condition**

The sum insured by each item of this Part is declared to be separately subject to AVERAGE.

### **Special Extension**

The insurance by this Part on COMPUTER EQUIPMENT includes the actual breaking or burning out of any part whilst actually in use, arising from either mechanical or electrical defect (including fluctuations in power supply) or derangement to the COMPUTER EQUIPMENT causing sudden stoppage of its functions and necessitating repair, replacement or rearrangement before it can resume working.

This Special extension will not apply to COMPUTER EQUIPMENT not covered by a maintenance contract, leasing contract or guarantee providing for repair or replacement.

'High Risks' or portable items must be kept in a locked cupboard, room or premises when not in use

*There is an excess of £100 for each and every loss.*

***This Group Scheme runs from each April 1st to the following March 31st  
Entry between these times is by payment of a Pro Rata premium obtainable on application.***

Please complete the enclosed **Proposal Form / Renewal Notice** and return to this office together with the appropriate premium. Cheques should be made out to **Suffolk ACRE**.