dot2dot NURSERY COMBINED "ALL RISKS" INSURANCE POLICY SCHEDULE

Date Issued	30 June 2026
Policy Number	100723662BDN/0278
The Agent	Stanmore Insurance Brokers Limited
The Insured	Sevenoaks Day Nursery CIO
The Postal Address of the Insured	Otford Road Sevenoaks TN14 5DN
The Business	Children's Nursery
Period of Insurance	From 1 July 2026 to 30 June 2027

Premium	£5,737.55
Insurance Premium Tax	£ 688.51
Premium Inclusive of Tax	£6,426.06

Reason for Issue	Renewal
Policy Form Reference	P23/A
First inception date	30 June 2021
Notes	

All sections excluding E Commercial Legal Protection are underwritten by Aviva Insurance Limited. Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section E, Commercial Legal Protection is underwritten by SCOR UK Company Limited on behalf of ARAG plc. ARAG plc is registered in England number 01334736. Registered address: 10 Lime Street, London, EC3M 7AA. ARAG plc is authorised under a Binding Authority Agreement with the insurer SCOR UK Company Limited to administer this insurance. SCOR UK Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

For our joint protection, telephone calls may be recorded and/or monitored.

Summary of Cover

Sections		Cover
A	Material Damage	Insured
B1	Business Interruption	Insured
B2	Book Debts	Insured
C	Money and Assault	Insured
D	Personal Accident	Insured
E	Commercial Legal Protection	Insured
F	Loss of Registration Certificate	Insured
G	Employers Liability	Insured
H	Public and Products Liability	Insured
I	Directors & Officers	Insured
J	Employee Dishonesty	Insured
K	Equipment Breakdown	Insured

Please contact dot2dot on **01204 570390** if you require any assistance. If emergency claims support is needed outside of usual business hours then please contact Crawfords Loss Adjusters on **0141 229 7500**

Section A	Material Damage	Insured

Premises No 1: Sevenoaks Day Nursery CIO, Otford Road, Sevenoaks, Kent, TN14 5DN

Item No.	Property Insured	Sum Insured	Declared Value
1	Buildings	£909,971	£791,279
2	Tenants Improvements	Not Insured	Not Insured
3	Contents	£59,914	£52,099
4	Rent	Not Insured	Not Insured

Subsidence **Insured**

Premises No 2: Club House at Sevenoaks Day Nursery CIO, Otford Road, Sevenoaks, Kent, TN14 5DN

Item No.	Property Insured	Sum Insured	Declared Value
1	Buildings	£256,618	£223,146
2	Tenants Improvements	Not Insured	Not Insured
3	Contents	£18,760	£16,313
4	Rent	Not Insured	Not Insured

Subsidence **Insured**

Excesses Applying to Section A

Cover	Excess
Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, earthquake, impact by any vehicle not belonging to or under the control of the Insured or their employees in the course of their employment, freezer and refrigerated contents.	£nil
Glass	£50
Subsidence	£1,000
Personal effects of directors, partners, employees and authorised volunteers	£50
Personal effects of nursery children	£10
Any other Claim	£100

Your attention is drawn to the Policy Wording for full details of cover

Section B1	Business Interruption	Insured

Item	Premises No	The Premises	Sum Insured	Maximum Indemnity Period
Loss of Revenue	*1*	Sevenoaks Day Nursery CIO, Otford Road, Sevenoaks, Kent, TN14 5DN	£1,460,000	24 Months
Loss of Revenue	*2*	Club House at Sevenoaks Day Nursery CIO, Otford Road, Sevenoaks, Kent, TN14 5DN	Not Insured	N/A

Your attention is drawn to the Policy Wording for full details of cover

Section B2	Book Debts	Insured

Sum Insured £50,000

Your attention is drawn to the Policy Wording for full details of cover

Section C	Money and Assault	Insured

Limits of Liability in respect of any one occurrence

Item Covered	Limit of Liability
Non-negotiable money	£250,000
On the premises during business hours	£3,000
Money in transit	£3,000
Money in safe(s) as detailed below	
Outside of business hours outside of safe	£500
In locked safe at home of Director/Insured/Partner/ Employee	£1,000
Any other circumstances	£500
Misappropriation by authorised employees	£5,000 (£2,000 per person)

Money in Safe(s)

Description	Limit
Unspecified	£1,500

Your attention is drawn to the Policy Wording for full details of cover

Section D	Personal Accident	Insured

Category A Any employee of the Insured
Category B Children enrolled in your nursery whilst under your care and supervision

Each unit provides the following in respect of category A

Number of Units	Maximum Number of Weeks	Deferment Period in Weeks
1	104	2

The following are provided in respect of category B

Number of Units	Maximum Number of Weeks	Deferment Period in Weeks
1	104	2

Your attention is drawn to the Policy Wording for full details of cover

Section E	Commercial Legal Protection	Insured

Category	Limit of Indemnity
Any one event	£250,000
Total of the employment compensation awards payable during the period of insurance	£1,000,000

Your attention is drawn to the Policy Wording for full details of cover

Section F	Loss of Registration Certificate	Insured

Limit of Indemnity £250,000

Your attention is drawn to the Policy Wording for full details of cover

Section G	Employers Liability	Insured

Limit of Indemnity £10,000,000 any one occurrence

Total Projected Wageroll £575,000

Your attention is drawn to the Policy Wording for full details of cover

Section H	Public and Products Liability	Insured

Limit of Indemnity £10,000,000 any one occurrence

Your attention is drawn to the Policy Wording for full details of cover

Section I	Directors & Officers Liability	Not Insured

Section J	Employee Dishonesty	Insured

Limit of Indemnity £25,000 in the aggregate any one period of insurance

Your attention is drawn to the Policy Wording for full details of cover

Please contact dot2dot on **01204 570390** if you require any assistance. If emergency claims support is needed outside of usual business hours then please contact Crawfords Loss Adjusters on **0141 229 7500**

Section K	Equipment Breakdown	Insured

Limit of Indemnity — £5,000 in the aggregate any one period of insurance

Excess applying to Section K: £100

Your attention is drawn to the Policy Wording for full details of cover

Additional Endorsements

Out of School Clubs and Holiday Schemes

Cover is provided for on-site out of school clubs and holiday schemes

Commercial Legal Protection

The Policy Wording applicable Section E Commercial Legal Protection is replaced by Policy Wording Essential Business Legal EBLPW.06-22SR

Material Damage - All Risks

Where the policy states a maximum we will pay any one period, this applies in respect of each location

Business Interruption - All Risks

Where the policy states a maximum we will pay any one period, this applies in respect of each location

Visible Signs

We will not indemnify You in respect of Damage caused by theft or attempted theft unless there are visible signs of entry into or exit from The Premises by forcible and violent means.

Increased Flood Excess (Material Damage All Risks)

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

Basement Flooding Exclusion

We will not indemnify You in respect of Damage caused or resulting from Flood to Property Insured stored in any basements of The Premises.