



# Commercial Combined Insurance Schedule

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## Self Assured Underwriting Agencies Limited

Form SAUA FBHVCS 12/22

**Policy Number:** SALSACC/K373887/910/25

**Wording:** SAUA FBHVCa 1224

**Insured:** Rolls Royce Enthusiasts Club Ltd & Sir Henry Royce Memorial Foundation Ltd

**Insured's Address:** The Hunt House, High Street, Paulerspury, Towcester, NN12 7NA

**Premises:** The Hunt House, High Street, Paulerspury, Towcester, NN12 7NA  
The Granary, Ground Floor, Pury Hill Business Park, Near Alderton, Towcester, NN12 7LS.

**Business:** Rolls Royce Enthusiasts Club: Car Club providing full range of services for Rolls Royce and Bentley car enthusiasts including the publication of bi-monthly bulletin and advertisers, club shop for regalia and car related products, technical seminars, tool hire, function facilities including catering, reference library including photographic and historical records, car valuations and insurance scheme, organisation of national and international events, replacement key cutting service for existing cars, demonstration workshops at third party premises for vehicle repair and maintenance and Property Owners.  
Sir Henry Royce Memorial Foundation Ltd: Charitable Trust, owners of Hunt House and custodians of the contents, issue of prizes and awards in the name of the foundation, as well as lectures and functions, including catering and reference library.

**Period of Insurance:** From: 1 December 2025 To: 30 November 2026

Both dates Inclusive local standard time at the **Insured's** address stated above

This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

## Material Damage Section

**Operative**

All full values other than Stock, if insured, are subject to a Day One Uplift factor of 15%

### Specifications

#### Buildings

**Not Covered**

**Description:**  
**Sum Insured:**

GBP Nil

**Excess:**

#### Outbuildings

**Not Covered**

**Description:**  
**Sum Insured:**

GBP Nil

**Excess:**

#### Machinery and Plant

**Covered**

**Description:** Computers, Contents and Specified Items (See list - Endorsement 1)

**Sum Insured inside a locked Building at The Hunt House, NN12 7NA:**

GBP 1,248,246

**Sum Insured inside a locked Building at The Granary, Ground Floor, Pury Hill Business Park, NN12 7LS:**

GBP 20,000

**Excess:** GBP 250

#### Stock

**Covered**

**Description:** General Stock

**Sum Insured inside a locked Building at He Hunt House, NNN12 7NA:**

GBP 15,000

**Sum Insured inside a locked Building at The Granary, Ground Floor, Pury Hill Business Park, NN12 7LS:**

GBP 15,000

**Excess:** GBP 250

**Property in Transit**

**Not Covered**

**Description:**

**Sum Insured:**

GBP Nil

**Sub-limit any one load or vehicle:**

No Limit

**Sub-limit any one package:**

No Limit

**Excess:**

**Territorial Limits**

**United Kingdom**

| <b>Money</b>   | <b>Covered</b>        |
|--|-----------------------|
| <b>Description:</b> All money of the business  |                       |
| <b>Sum Insured:</b>  | GBP 4,000             |
| <b>The limit of the Insurer's liability is further limited to the sub-limits specified below in respect of any one loss in the following cases:</b>                      |                       |
| 1. In bank night safe:   | GBP 1,000             |
| 2. In transit carried by the <b>Insured</b> , partner, director or authorised <b>Employee</b> with a minimum number of able-bodied adult persons in attendance as below: |                       |
| 1 person   | GBP 1,250             |
| 2 persons  | GBP 2,500             |
| 3 persons  | GBP 4,000             |
| 3. Personal money of the <b>Insured</b> or any <b>Employee</b> at the <b>Premises</b>  | GBP 200               |
| 4. At a residence of any principal and/or <b>Employee</b> whether or not kept in locked safe   | GBP 200               |
| 5. In transit or otherwise outside the <b>Premises</b> other than as stated above  | GBP 4,000             |
| 6. At the <b>Premises</b> not kept in locked safes and/or strongroom during <b>Business Hours</b>  | GBP 4,000             |
| 7. At the <b>Premises</b> not kept in locked safes and/or strongroom outside <b>Business Hours</b>   | GBP 4,000             |
| 8. At the <b>Premises</b> out of <b>Business Hours</b> secured in a locked safe or strongroom the keys to which have been removed from the <b>Premises</b>               | GBP Nil               |
| 9. From vending machines, automated teller machines (ATMS), entertainment of gaming machines at the <b>Premises</b> as listed below:                                     | GBP Nil               |
| 10. In transit with a professional security company:   |                       |
| No cover   |                       |
| <b>Excess:</b> GBP 50  |                       |
| <b>Territorial Limits</b>  | <b>United Kingdom</b> |

**Personal Assault****Covered****Capital Sum:**

GBP 2,500

The percentages in the table below are percentages of the Capital Sum.

|   |  |      |
|---|--|------|
| 1 | Death  | 100% |
| 2 | <b>Loss of Sight</b> – one eye   | 50%  |
| 3 | <b>Loss of Sight</b> – both eyes   | 100% |
| 4 | <b>Loss of Limb</b> – one limb   | 50%  |
| 5 | <b>Loss of Limb</b> – two limbs  | 100% |
| 6 | <b>Loss of Sight</b> and <b>Loss of Limb</b>   | 100% |
| 7 | <b>Permanent Total Disablement</b>   | 100% |
| 8 | <b>Temporary Total Disablement</b> – amount per week during such disablement but not beyond fifty (50) weeks in excess of the first two (2) weeks from the date on which the <b>Insured Person</b> first sustained <b>Injury</b> | 2%   |

**Territorial Limits****United Kingdom**

**Business Equipment****Covered**

**Description:** Machinery and plant covered for a period which does not exceed twenty (20) days duration whilst participating in events, exhibitions or trade fairs

**Sum Insured:** GBP 25,000

Item Limit: GBP 2,500

**Excess:** GBP 250

**Territorial Limits****United Kingdom**

**Description:** Trophies and Office Equipment

**Sum Insured:** GBP 34,500

Item Limit: GBP 5,000

**Excess:** GBP 250

**Territorial Limits****United Kingdom**

**Description:** Chairman's Medallion

**Sum Insured:** GBP 8,000

Item Limit: GBP 8,000

**Excess:** GBP 250

**Territorial Limits****Worldwide**

**Business Interruption Section**

**Operative**

**Specifications**

**Stand Alone Increased Cost of Working**

**Covered**

**Sum Insured:**

GBP 100,000

**Indemnity Period:**

12 months

## Liability Section

**Operative**

### Public Liability Sub-Section

**Operative**

|                               |   |
|-------------------------------|---|
| <b>Limit of Liability:</b>    | GBP 10,000,000 any one <b>Occurrence</b>  |
| <b>Extension:</b>             | Pollution Liability: GBP 10,000,000 any one <b>Occurrence</b> and in the aggregate  |
| <b>Trigger:</b>               | Incidents Occurring During  |
| <b>Occurrence Limit:</b>      | Protected   |
| <b>Excess:</b>                | GBP 250<br>Applicable to <b>Damage</b><br>Not Applicable to <b>Defence Costs</b>  |
| <b>Defence Costs:</b>         | Inclusive   |
| <b>Retroactive Date:</b>      | Not Applied<br>Except Data Protection Act: 1 November 2018  |
| <b>Business Premises:</b>     | The <b>Business</b> is carried on from premises in the following territories and no others for the purposes of this Section:<br><b>United Kingdom</b> |
| <b>Covered Jurisdictions:</b> | <b>Worldwide excluding United States of America and Canada</b>  |

## Product Liability Sub-Section

Operative

|   |   |
|---|---|
| <b>Limit of Liability:</b>              | GBP 10,000,000 any one <b>Occurrence</b> and in the aggregate |
| <b>Extension:</b>                       | Pollution Liability: Included above                           |
| <b>Trigger:</b>                         | Incidents Occurring During                                    |
| <b>Occurrence Limit:</b>                | Protected   |
| <b>Excess:</b>                          | GBP 250   |
|   | Applicable to <b>Damage</b>                                   |
|   | Not Applicable to <b>Defence Costs</b>                        |
| <b>Defence Costs:</b>                   | Inclusive   |
| <b>Retroactive Date:</b>                | Not Applied   |
|   | Except Consumer Protection Act: 1 November 2018               |
| <b>Products sold in or supplied to:</b> | Worldwide excluding United States of America and Canada       |
| <b>Covered Jurisdictions:</b>           | Worldwide excluding United States of America and Canada       |

## Employers' Liability Sub-Section

**Operative**

**Limit of Liability:** GBP 10,000,000 any one **Occurrence**

Subject to the following sub-limit which shall be part of and not in addition to the above limit:

Terrorism: GBP 5,000,000 any one **Occurrence**

**Trigger:** Injuries Caused During

**Occurrence Limit:** Protected

**Defence Costs:** Inclusive

**Covered Jurisdiction:** **United Kingdom**

## Professional Liability Sub-Section

## Operative

**Limit of Liability:** GBP 1,250,000 any one **Occurrence** and in the aggregate

Subject to the following sub-limit which shall be part of and not in addition to the above limit:

Breach of Confidentiality: GBP 50,000 any one **Occurrence** and in the aggregate

Excess: Nil

Breach of Copyright: GBP 50,000 any one **Occurrence** and in the aggregate

Excess: Nil

Libel and Slander: GBP 250,000 any one **Occurrence** and in the aggregate

Excess: Nil

Vehicle Valuations: GBP 1,250,000 any one Occurrence and in the aggregate

Excess: Nil

**Trigger:** Claims Made and Notified – Extended Reporting Period – Not Applied

**Occurrence Limit:** Protected

**Excess:** GBP 250

Not Applicable to **Defence Costs**

**Defence Costs:** Inclusive

**Retroactive Date:** 1 November 2018

**Covered Jurisdiction:** **United Kingdom**

## Premium

|                                 |                      |
|---------------------------------|----------------------|
| Premium                         | GBP 10,576.18        |
| Insurance Premium Tax<br>at 12% | GBP 1,269.14         |
| <b>Total Premium:</b>           | <b>GBP 11,845.32</b> |

## Endorsements

### 1. Specified Items

The Specified Items under **Machinery and Plant** within the **Material Damage Section** are as follows:

| Item                              | Sum Insured |
|-----------------------------------|-------------|
| Trophies, Car Parts and Paintings | GBP 601,764 |
| Brochures and the like            | GBP 90,264  |
| Hallmarked Opsiometer & Vesta Box | GBP 24,070  |
| Antique Table & Drawing Board     | GBP 1,203   |
| One (1) Gravity Racer             | GBP 2,500   |
| One (1) Gravity Racer             | GBP 2,500   |
| Rolls Royce Shooting Brake        | GBP 33,500  |
| Rolls Royce Dawn Engine           | GBP 1,000   |

### 2. Amendment to Cover Material Damage Section

5.2.3 (d) any motor vehicle which is required to be registered for use on the public highway;

is hereby deleted and of no effect.

### 3. Hot Work Away Exclusion SAUA FBHVC 001 01/17

The Public Liability Sub-Section does not apply to or include cover for or arising out of or relating to the use of welding or flame-cutting equipment, blow lamps, blow torches or hot air guns away from the **Insured's** premises by the **Insured** or any **Employee**.

All other terms and conditions remain unaltered.

### 4. Member to Member Extension SAUA FBHVC 006 01/17

This policy is extended to include liability, where requested by **You** as if individual cover had been issued to each of **Your** members, subject to the following conditions:

- (a) this policy will not apply where there is a more specific insurance in force; and
- (b) nothing contained herein shall increase **Our** liability under the Limit of Liability stated in the Schedule.

All other terms and conditions remain unaltered.

### 5. Treatment Exclusion SAUA FBHVC 007 01/17

The Public Liability and Product Liability Sub-Sections exclude liability in respect of the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

**6. Spectator Stands Exclusion**  
**SAUA FBHVC 003 01/17**

The policy does not apply to or include cover for or arising out of or relating to any erection and/or dismantling of any spectator stand or seating of temporary or portable design or construction.

All other terms and conditions remain unaltered.

**7. Stage Exclusion**  
**SAUA FBHVC 004 01/17**

The policy does not apply to or include cover for or arising out of or relating to any erection and/or dismantling of any stage of temporary or portable design or construction.

All other terms and conditions remain unaltered.

**8. Road Traffic Act Exclusion**  
**SAUA FBHVC 043 01/17**

The Public Liability and Employers Liability Sub-Sections do not apply to or include cover respect of which compulsory insurance or security is required to be arranged by **You** under the Road Traffic Act 1988 or the Road Traffic (Northern Ireland) Order 1981 or any subsequent legislation amending or replacing such Act or Order.

All other terms and conditions remain unaltered.

**9. Loss of Data Exclusion**  
**SAUA FBHVC 005 01/17**

The Public Liability and Product Liability Sub-Sections exclude liability in respect of that part of any **Claim** which is for the value to the claimant of the loss or corruption of Data in any computer programmes, tapes, discs or data recording media or equipment, including any costs or expenses incurred in restoring or attempting to restore such data other than the cost of restoring from undamaged backups.

For the purposes of this exclusion, data shall mean formal representations in or on a physical medium but shall not include data which consists of instructions which are stored, whether permanently or temporarily, in or on a physical medium

- (a) which is integrated permanently into equipment during its manufacture or construction and is used solely by the equipment for the purposes of controlling the operation of the machine and
- (b) which cannot practicably be reinstated and
- (c) the loss or corruption of which renders the equipment permanently unfit for its intended purpose.

All other terms and conditions remain unaltered.

## 10. Amusement Exclusion

### SAUA FBHVC 009 01/17

The Public Liability and Product Liability Sub-Sections exclude liability arising from the following amusements or activities:

- (a) mechanically or electrically powered rides of any nature (other than static coin operated rides); or
- (b) children's playground, soft play equipment or inflatable equipment of any nature; or
- (c) any equipment or amusement which involves the kicking or punching of any objects; or
- (d) any equipment or amusement which involves the throwing or firing of projectiles of any nature

All other terms and conditions remain unaltered.

## 11. Public and Employers Liability Sub-Sections – Sub-Contractors Condition

### SAUA FBHVC 012 01/17

All sub-contractors to the **Insured** must have employers' liability and public liability insurance in respect of their liability at law and that such insurance shall provide a Limit of Liability not less than that provided by this policy and has been extended to make good the **Insured's** loss as principal in respect of such liability.

The **Insurer** will be entitled to refuse to pay in its entirety any **Claim** under the Public Liability or Employers' Liability Sub-Sections if any sub-contractor does not hold such employers' liability and public liability insurance.

All other terms and conditions remain unaltered.

## 12. Printing Errors and Omissions Exclusion

### SAUA FBHVC 040 01/17

The Public Liability and Products Liability Sub-Sections do not apply to or include cover for or against liability arising from any error and/or omission made in respect of the production of printed matter.

All other terms and conditions remain unaltered.

## 13. Hire Condition

### SAUA FBHVC 044 01/17

**You** must ensure that the following special precautions shall be complied with:

- 1 any equipment supplied shall be in a serviceable condition
- 2 a safety check will be undertaken on the morning the equipment is hired out
- 3 any equipment found to be unserviceable will be immediately withdrawn from use

**We** shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

## 14. Pyrotechnics Exclusion

### SAUA FBHVC 014 01/17

The Public Liability Sub-Section excludes liability arising from the use of pyrotechnics or dry ice machines.

All other terms and conditions remain unaltered.

**15. Servicing Liability Extension**  
**SAUA FBHVC 033 01/17**

Exclusion 9.5.2 of the Product Liability Sub-Section shall not apply to **Damage** to any third party vehicle in the **Insured's** care, custody or control for the purpose of being repaired, serviced, maintained, altered, converted, restored, renovated, treated, prepared, cleaned, tested or inspected by or through the **Insured** where **Damage** to such a vehicle occurs as a direct result of such activity.

Provided that

- (a) the **Insurer** shall not make good the **Insured's** loss for liability in respect of
  - (i) the cost or expenses of rectifying the original repair, servicing, maintenance, alteration, conversion, restoration, renovation, treatment or cleaning work or testing or inspection giving rise to the liability of the **Insured**;
  - (ii) **Damage** to any vehicle caused or arising during the course of any race, rally or speed trial or any test, practice or timing thereof;
- (b) such work, test or inspection has not been carried out prior to delivery of any vehicle sold, supplied, processed or manufactured by or through the **Insured**;
- (c) the **Insured** shall be responsible for the first GBP 250 of each and every loss under this extension
- (d) the **Insurer's** liability under this extension for **Damage** to any one vehicle shall not exceed GBP 100,000 in respect of any one **Occurrence**.

All other terms and conditions remain unaltered.

**16. Defective Workmanship Extension**  
**SAUA FBHVC 034 01/17**

Exclusion 9.5.11 – Repair or Replacement of the Product Liability Sub-Section shall not apply to any costs and/or expenses incurred by or on behalf of the **Insured** in the repair of any third party vehicle where **Damage** to such a vehicle occurs as a direct result of the repair, reconditioning or replacement of any **Product** or part thereof which is or is alleged to be defective.

Provided that:

- (a) the **Insurer** shall not make good the **Insured's** loss for liability in respect of **Damage** to any vehicle caused or arising during the course of any race, rally or speed trial or any test, practice or timing thereof;
- (b) such repair has not been carried out prior to delivery of any vehicle sold, supplied, processed or manufactured by or through the **Insured**;
- (c) the **Excess** shall be GBP 250 of each and every **Claim** in respect of **Damage**;
- (d) the **Insurer's** liability under this extension for **Damage** shall not exceed GBP 100,000 in the aggregate including **Defence Costs**, such limit being inclusive of and not in addition to the Limit of Liability stated in the **Schedule**.

All other terms and conditions remain unaltered.

**17. Employers Liability Sub-Section – Work Overseas Worldwide (other than the United States of America)  
Extension  
SAUA FBHVC 027 01/17**

Operative Clause 10.1(b) – Work Overseas is deleted and replaced by the following:

(b) **Work Overseas**

as would otherwise be covered under the **United Kingdom** section above but for **Injury** caused to an **Employee** whilst temporarily engaged in any kind of work anywhere else in the world.

Provided that:

- (i) such **Employee** is ordinarily resident within the **United Kingdom**;
- (ii) the **Insurer** shall not provide cover in respect of any amount payable under Workmen's Compensation, Social Security or Health Insurance legislation;
- (iii) the **Insurer** shall not provide cover in respect of any temporary visit to the United States of America or any overseas territory or affiliated state of the United States of America; and
- (iv) such temporary work does not exceed six (6) consecutive months in duration.

All other terms and conditions remain unaltered.

**18. Public Liability Sub-Section – Work Overseas Worldwide (other than the United States of America)  
Extension  
SAUA FBHVC 030 01/17**

Extension 8.4.6 – Work Overseas is deleted and replaced by the following:

**8.4.6 Work Overseas**

The **Insurer** will cover the **Insured** against loss under this Sub-Section in respect of the **Insured's** liability for **Injury** and/or **Damage** in the conduct of the **Business** outside the **United Kingdom** where:

- (a) any person is temporarily engaged by the **Insured**; and
- (b) any person is on a temporary visit;

for the purpose of any kind of work anywhere else in the world.

Provided that:

- (i) such person is ordinarily resident within the **United Kingdom**;
- (ii) the **Insurer** shall not provide cover in respect of manual work undertaken during any temporary visit to the United States of America or any overseas territory or affiliated state of the United States of America; and
- (iii) such temporary engagement or visit does not exceed six (6) consecutive months in duration.

All other terms and conditions remain unaltered.

**19. Water Damage Exclusion**  
**SAUA FBHVC 053 01/18**

The Material Damage and Business Interruption Sub-Sections do not apply to or include cover for or arising out of or relating to any claims resulting from water damage occurring within the basement at The Hunt House, High Street, Paulerspury, Towcester, NN12 7NA.

All other terms and conditions remain unaltered.

## Notification of Claims and Circumstances to:

Charles Taylor General Adjusting Services Limited  
The Minster Building  
21 Mincing Lane  
London  
EC3R 7AG

Tel: 01243 219599

E-mail: [axaxlclaims@ctplc.com](mailto:axaxlclaims@ctplc.com)

## Signed by:



Rob Garrett  
Self Assured Underwriting Agencies Limited

on behalf of Certain Underwriters at Lloyd's in respect of Syndicate 2003.

Dated: **3 December 2025**

# Commercial Combined Statement of Fact

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## Important Notice

Please read the following information carefully as it is a record of the information given by you and/or your behalf.

This information has been used to decide the premium to charge you and the terms on which to provide cover to you.

If the information is correct, to the best of your knowledge and belief, you need take no further action.

However, if any of the following details appear to be incomplete or incorrect, please contact us as soon as practicably possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Statement of Facts.

Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.



## Parts sales:

- United Kingdom GBP Nil
- Europe & Rest of the World GBP Nil
- North America GBP Nil

## Tyres / Inner Tubes sales:

- United Kingdom GBP Nil
- Europe & Rest of the World GBP Nil
- North America GBP Nil

## No proprietor, partner, officer or Director of the Proposed Insured has ever:

1. had a proposal declined by an insurer;
2. had an insurance renewal refused by an insurer;
3. had an insurance cancelled by an insurer;
4. had special terms imposed on any insurance;
5. had any convictions for any criminal damage or any prosecutions pending;
6. been declared bankrupt or insolvent or been the subject of bankruptcy proceedings;
7. suffered any loss or had any claim made against them whether insured or not in the last five (5) years (including current knowledge of any impending circumstances which could give rise to a claim)

June 2023 - Material Damage claim - contents - due to water damage - Nil paid

## The business for which insurance is being sought is done within:

- United Kingdom

## The work of the business does not involve the use of heat equipment:

- Yes

The work of the business does not involve any work carried out at or in connection with:

1. any aircraft, spacecraft, hovercraft, offshore installation, rig platform or watercraft;
2. airside or on or in the immediate vicinity of aircraft;
3. docks harbours railways or watercraft;
4. the use of chemicals or other substances which could be harmful to health