

CERTIFICATE OF INSURANCE NO. NB0015323

Renewal of NB0015322

Dollar Museum
Castle Campbell Hall
High Street
Dollar
FK14 7AY

Declaration under Limited Binding Authority Blackwall Green Art A FNB0000123 / UMR: B1735FNB0000123

This insurance is effected 100% with *Hiscox* at Lloyd's of London, One Lime Street, London, EC3M 7HA.

This insurance to which this Certificate relates has been written under a binding authority agreement granted by insurers to Nordic Försäkring & Riskhantering AB under which it can accept risks on behalf of insurers subject to the terms and conditions of that agreement.

The Certificate contains a specific premium payment condition. In order to comply with this condition you must forward your payment immediately otherwise we are unable to guarantee compliance with the premium payment condition, which may result in coverage being cancelled.

The Insured is requested to read this Certificate and, if it is incorrect, return it immediately for alteration to Gallagher, The Walbrook Building, 25 Walbrook, London, EC4N 8AW.

This insurance is to cover all risks of physical loss or damage subject to the wording MUSEUM BG3 (attached to Certificate No. NB0015323) and the attached conditions.

RISK DETAILS :

INSURED:	Dollar Museum
PERIOD OF INSURANCE:	25 th July 2023 to 24 th July 2024 both days included Local Standard Time at the Address of the Assured
COVER:	Specialist Wording for Museums and Galleries MUSEUM BG3
PROPOSAL DATED:	17 th July 2006
PROPERTY INSURED:	As described in the attached schedule
PREMIUM PAYMENT TERMS:	Premium Payment Clause LSW 3001 (amended – certificate) (60 days from inception as attached).
PREMIUM:	GBP 1,888.14
PLUS INSURANCE PREMIUM TAX:	GBP 226.58
TOTAL PREMIUM DUE:	GBP 2,114.72

In Witness whereof this Certificate has been signed by Gallagher

25th July 2023

Dated in London



Authorised Signatory

Blackwall Green Europe is a trading name of Nordic Försäkring & Riskhantering AB which is authorised by the Swedish Financial Supervisory Authority. Incorporated in Sweden under company number 556418-5014 with registered address at Mölndalsvägen 22, 412 63 Göteborg, Sweden.

Deemed authorised and regulated by the UK Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. UK branch registered in England and Wales under branch number BR021003, with registered address at The Walbrook Building, 25 Walbrook, London EC4N 8AW.

A. PROPERTY	Sum Insured	
1. Collections and contents		
Collections, owned by the Insured on or long-term loan to the Insured	GBP	35,000
Temporary incoming loans/exhibitions – anywhere in the United Kingdom	GBP	30,000
Office/General Contents	GBP	53,245
Laptops and camera equipment – anywhere in the United Kingdom	GBP	6,175
Shop stock	GBP	1,500
Money – anywhere in the United Kingdom	GBP	10,000
2. Buildings		
Castle Campbell Hall, Dollar	GBP	778,424
B. BUSINESS INTERRUPTION		
Loss of income – 12 month indemnity period	GBP	3,000
Extra costs of working – 12 month indemnity period	GBP	2,000
C. YOUR LIABILITIES		
1. Public and products liability	GBP	2,000,000
2. Employees liability	GBP	10,000,000
3. Trustee liability	GBP	100,000
4. Professional and legal liability	GBP	100,000
5. Employment practices liability	GBP	100,000

CONDITIONS: All claims arising from terrorism are excluded except where specifically reinstated according to the attached clause JC056.

Sections A and B: Excess: GBP250 each and every loss.

Where the policy covers items away from the Insured's premises, insurance for losses from unattended vehicles is limited to GBP10,000 any one occurrence unless the property insured is consigned to a third party professional transporter.

Section C: The sums insured for Trustee Liability, Professional and legal liability and Employment practises liability each apply to any one claim and in the aggregate for any one policy period. Excess: GBP250 for each and every claim for property damage; GBP5,000 for each and every claim under Trustees Liability.

Special Conditions:

It is noted and agreed that any reference in the wording to the European Union is amended to mean the United Kingdom and European Union.

Recovered Property

It is agreed to amend the wording to add the following clause:

'If **we** recover any of **your collection** after **we** have paid a claim, **we** will write to **you** at **your** correspondence address shown in the **risk details** and **you** can buy it back from **us** within 90 days. **We** will charge:

1. the amount **we** paid for **your** claim plus interest; or
2. the market value of the item at the time **we** recover it;

whichever is less.'

DATA PROTECTION SHORT FORM INFORMATION NOTICE**Your personal information notice****Who we are**

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at:

- *Gallagher, Nordic Försäkring & Riskhantering AB (UK Branch), The Walbrook Building, 25 Walbrook, London, EC4N 8AW*

LMA9151
25 April 2018

Misrepresentation and Fraud

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claim hereunder shall be forfeited.

NOTIFICATION OF CLAIMS

In the event of any incident which may give rise to a claim under this insurance notice must be given to:

Gallagher Claims Division

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Nordic Försäkring & Riskhantering AB (UK Branch)
The Walbrook Building
25 Walbrook
London
EC4N 8AW
Email: gallagherclaimsuk@ajg.com

as soon as reasonably possible, and to the police if a crime is suspected.

Nordic Försäkring & Riskhantering AB Claims Division will act as your agent and represent your best interests in the handling of any claim. Under the terms of the Binding Authority, as issued to Nordic Försäkring & Riskhantering AB, we may be granted authority to settle certain claims, this will be dealt with by a separate area of Nordic Försäkring & Riskhantering AB acting as agent of the Insurers, not the Claims Division. In the event of a dispute on a claim, Nordic Försäkring & Riskhantering AB Claims Division will continue their negotiations directly with Insurers.

COMPLAINTS PROCEDURE

We value our relationship with you and we welcome feedback on the service you receive from us. Please tell us if you are dissatisfied with part of our service so that we can improve our products or services. Our aim is that you should benefit from a high quality service using our experience and breadth of insurance broking expertise. We always try to provide a high standard of service but if you ever have cause to complain, please do so by contacting your usual Nordic representative by whatever means is convenient to you.

If you wish to deal with someone wholly independent of the branch or division that has been servicing your business, please contact:

EEA Desk Complaints Manager
E-mail: UK.Gallagher.LondonComplaints@ajg.com
Tel: +46 (0) 8 44 686 479

Address in Sweden: Mölndalsvägen, 22
412 63 Göteborg
Sweden

Address in UK: 7th floor, Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT

Received complaint

Once we have received your complaint, we undertake to try to acknowledge and resolve it within 14 days and provide a written answer to confirm if we have done so. In the case that we have not been able to resolve your complaint within that period of time, we will write to you providing an explanation for the delay and an estimate on when we expect to be able to respond fully to your concern or complaint. We will acknowledge written complaints promptly.

If you feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to complain to the UK Financial Ombudsman Service. Their details are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: + 44 (0) 800 0234 567 (from landline)
Telephone: + 44 (0) 300 123 9 123 (from mobile)

You may also have the right (subject to eligibility) to complain to the Swedish National Board for Consumer Complaints (Allmänna reklamationsnämnden). Their details are:

Allmänna reklamationsnämnden (ARN)
Box 174
101 23 Stockholm
Sweden
www.arn.se
E-mail: arn@arn.se
Tel: +46 (0)8 508 860 00

Whether or not you make a complaint to us and/or refer your complaint to the UK Financial Ombudsman Service or Swedish National Board for Consumer Complaints, your statutory right to take legal action will not be affected. The competent court is the Swedish general courts.

Lloyd's of London

If we are unable to resolve a complaint which relates to the performance of your policy or the insurer, and your policy is underwritten at Lloyd's, you may refer your complaint to Lloyd's for review. Contact details for Lloyd's of London are below, and further information on the referral process can be found on the Lloyd's website.

Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent ME4 4RN

Telephone: 020 7327 5693
Fax No: 020 7327 5225

Email: complaints@Lloyds.com
Website: www.lloyds.com/complaints

The Financial Conduct Authority allows Gallagher up to eight weeks to look into your complaint, although we will always try to respond to you as quickly as possible. Once the investigation is complete, you will receive a final response letter. This will detail our findings and, if appropriate, how we propose to put things right. If we are not able to complete our investigation within eight weeks, we will write to you explaining why.

If the complaint has not been resolved to your satisfaction, or if we have failed to issue our final response letter within eight weeks, you may be entitled to refer the matter to the Financial Ombudsman Service.

More information on the Service can be found on its website:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service can consider complaints brought on behalf of consumers and small businesses (that is, a business with an annual turnover of *up to* two million euros and *fewer than* ten employees). The Financial Ombudsman Service will be able to confirm if your business is entitled to use its service.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website (www.fscs.org.uk).

SPECIAL CANCELLATION CLAUSE

In the event that any Insurer hereon ceases underwriting whether entirely or in the class of business which includes this policy or ceases accepting new business or enters into a run-off arrangement or is subject to a scheme of arrangement, appointment of administrators, provisional liquidators or announces an intention to take any of the foregoing actions or if the Standard & Poors security rating is lowered below BBB and/or A.M. Best security rating is lowered below B+ then the Insured is entitled at its option to cancel that Insurers participation in this policy as at any date thereafter. In that event, the premium due to such Insurer shall be the proportion of the premium allocated to the risk covered under the policy up to the date of cancellation. There will be no return of premium in the event of a claim.

The premium due shall be determined by the Slip Leader insofar as otherwise unaffected by this clause.

TERMINATION OF TRANSIT CLAUSE (TERRORISM) 2009

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- 1 Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, **SHALL TERMINATE:**

Either

- 1.1 as per the transit clauses contained within the contract insurance,

or

- 1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,
1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Insured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
1.4 when the Insured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,
or
1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge overseas of the subject-matter insured from the overseas vessel at the final port of discharge,
1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

whichever shall first occur.

- 2 If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

01/01/2009
JC2009/056

INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
- 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

10/11/03
CL 370

**LIMITED CYBER COVERAGE CLAUSE
(Targeted Cyber Attack Write-Back)**

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1. Subject to paragraphs 3, 4 and 6 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
2. Subject always to all the terms and conditions of the policy to which this clause attaches, this insurance covers physical loss or physical damage to the property insured caused by or contributed to by or arising from the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any tangible weapon or missile.
4. It is understood and agreed that paragraph 1 shall not apply to an otherwise covered physical loss of or physical damage to the property insured caused by a Targeted Cyber Attack. The burden of proving cover under this write-back shall be on the Insured.
5. For the purpose of paragraph 4, Targeted Cyber Attack means the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system where the motive is to inflict harm solely on (or upon) the Insured or the Insured's property.
6. Property insured by this policy does not include electronic data, unless and to the extent that this is expressly stated otherwise elsewhere in this policy.

JS2019-006

22 November 2019

SEVERAL LIABILITY NOTICE

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

LSW1001

PREMIUM PAYMENT CLAUSE

Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to Gallagher within the number of days specified in the Premium Payment Terms (or, in respect of instalment premiums, when due).

If the premium due under this certificate has not been so paid to Gallagher within the agreed timescale (and, in respect of instalment premiums, by the date they are due) the Underwriters shall have the right to cancel this certificate by notifying the Insured via Gallagher in writing. In the event of cancellation, premium is due to Gallagher on a pro rata basis for the period that the Underwriters are on risk but the full certificate premium shall be payable to the Underwriters in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this certificate.

It is agreed that Gallagher shall give not less than 15 days prior notice of cancellation to the Insured. If premium due is paid in full to Gallagher before the notice period expires, notice of cancellation shall automatically be revoked. If not, the certificate shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

LSW3001 (amended – certificate)

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

30/03/00
NMA2852

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

15/09/10
LMA3100

WAR AND CIVIL WAR EXCLUSION CLAUSE

(Approved by Lloyd's Underwriters' Non-Marine Association)

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

1/1/38
NMA464

Employers Liability Tracing Office (ELTO) and your data

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from your insurance adviser; or
- by contacting your insurer; or
- at www.elto.org.uk.