

# Schedule

## Club Insurance



Protectivity Insurance, Belmont House, High Street, Lane End,  
High Wycombe, Bucks, HP14 3ER. Tel: 01494 887909

Date of issue:  
01/03/2020

Julian Clark-Lowes

74 Leafields  
Houghton Regis  
Dunstable  
Bedfordshire  
LU5 5LX  
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	444900082060		
Binding Authority:	This insurance is written under contract number SC3342019377		
Wording:	LSL-A 0419 - WORDING - SCD / LSL-A 0518 - SUMMARY - SCD		
Insured:	Dunstable & District Walking & Hosteling Group		
Business Established:	01/09/1965		
Business:	Walking		
Period of Insurance:	From:	05/03/2020	To: 04/03/2021
	Both dates inclusive local standard time at the <b>Insured's</b> address stated above.		
Jurisdiction:	United Kingdom		

Liability Section			
Public Liability Sub-Section:	Included		
Limit of Liability:	£5,000,000.00	any one <b>Occurrence</b>	
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:		
	£250,000	any one <b>Occurrence</b> and in the aggregate in respect of Cyber	
Excess:	£100.00	Applicable to <b>Injury</b> and <b>Damage</b>	
Defence Costs:	Included		
Occurrence Limit:	Combined		
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom		
Product Liability Sub-Section:	Included		
Limit of Liability:	£5,000,000.00	any one <b>Occurrence</b> and in the aggregate	
Excess:	£100.00	Applicable to <b>Injury</b> and <b>Damage</b>	
Defence Costs:	Included		
Occurrence Limit:	Combined		
Products sold in or supplied to:	United Kingdom		
Employers Liability Sub-Section	Not Included		
Limit of Liability	Nil	any one <b>Occurrence</b>	

	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one <b>Occurrence</b> in respect of <b>Terrorism</b>
	Nil	any one <b>Occurrence</b> in respect of Asbestos
Excess:	Nil	Applicable to <b>Injury and Damage</b>
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Included	
Limit of Liability:	£1,000,000.00	any one <b>Occurrence</b> and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£100,000	any one <b>Occurrence</b> and in the aggregate in respect of Breach of Confidentiality
	£100,000	any one <b>Occurrence</b> and in the aggregate in respect of Breach of Copyright
	£250,000	any one <b>Occurrence</b> and in the aggregate in respect of Libel and Slander
Excess:	£100.00	Applicable to <b>Defence Costs</b>
Defence Costs:	Included	
Occurrence Limit:	Combined	
Retroactive Date:	05/03/2020	

<b>Personal Accident Section</b>		
Personal Accident Benefits:	Not Included	
	This policy will not pay more than the Capital Sum stated below for <b>Permanent Partial Disablement</b> arising out of any one <b>Accident</b> regardless of the number of conditions diagnosed in the <b>Insured Person</b>	
<b>Death:</b>	Nil	Adults
	Nil	Children (under 16)
	Nil	Excess
<b>Loss of eye/limb/speech/hearing:</b>	Nil	Any occupation
	Nil	Excess
<b>Permanent Total Disablement:</b>	Nil	Any occupation
	Nil	Excess
<b>Extension - Dental Expenses:</b>	Nil	Subject to appropriate mouth protection being worn when participating in contact sports
	Nil	Excess
<b>Medical Expenses:</b>	Nil	
	Nil	Excess
<b>Hospitalisation:</b>	Nil	
	Nil	Maximum Duration
	Nil	Excess
<b>Convalescence:</b>	Nil	
	Nil	Maximum Duration immediately after 4 or more nights in hospital
	Nil	Excess

<b>Material Damage Section</b>					
Sports & Business Equipment:	Not Included				
Sum Insured:	Nil	Item Limit:	Nil	Excess:	Nil

<b>Purchase Information</b>	Ex. IPT	IPT	Total
<b>Initial Purchase</b>			
Premium	£182.00	£21.84	£203.84
<b>Total</b>	<b>£182.00</b>	<b>£21.84</b>	<b>£203.84</b>

<b>Notification of Claims and Circumstances</b>	
To:	Claims Department Catlin Insurance Company (UK) Ltd. 20 Gracechurch Street London EC3V 0BG  Email: james.good@xlcatlin.com

<b>Endorsements</b>	
<b>Extensions</b> Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
<b>Additional Exclusions</b> Cover under all individual policy Sections is subject to the following additional exclusions.  This policy does not apply to or include cover for or arising out of or relating to:	<p><b>Discos / Live Music</b>            This policy does not apply to or include cover for or arising out of or relating to: any disco or live music event open to the public.</p> <p><b>Pyrotechnics</b>            This policy does not apply to or include cover for or arising out of or relating to: any pyrotechnics (including fireworks or bonfires) unless conducted on behalf of the Insured by a specialist third party contractor who:</p> <p>i. uses a 'permit to work' system to ensure the safety of the operator and any spectators; and</p> <p>ii. holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £5,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.</p> <p><b>Sub-Contractors</b>            This policy does not apply to or include cover for or arising out of or relating to: the work of any third party under contract or agreement with the Insured unless that third party holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.</p>
<b>Additional Conditions</b> Cover under all individual policy Sub-Sections is subject to the following additional conditions:	<p><b>Coaching, Instruction, Supervision &amp; Treatment</b></p> <p><b>Coaching, Instruction, Supervision and Treatment - Qualifications</b>            All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.</p> <p>Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule.</p> <p><b>Food - Safety and Hygiene</b></p> <p><b>Food Safety and Hygiene</b>            Where food and/or refreshment facilities are provided, the Insured must:</p> <p>i. install clear signs to warn patrons of hot plates and surfaces;            ii. ensure that a monitoring system is in place to check the shelf life and quality of foods; and            iii. include in food menus clear warnings regarding ingredients likely to cause allergic reactions.</p> <p><b>Inflatable Equipment</b></p> <p><b>Inflatables Under 14's - Health &amp; Safety</b>            Where bouncing castle or other inflatable equipment is used in connection with the</p>

Business, the Insured must:

- i. check all equipment for damage before use;
- ii. fully secure all equipment to the ground before use in accordance with the manufacturer's instructions;
- iii. ensure that all persons remove footwear before using the equipment;
- iv. ensure that no person over the age of 14 uses the equipment; and
- v. ensure that use of the equipment is supervised by a responsible adult (over 18 years of age) at all times.

**Inflatables Children and Adults - Health & Safety**

Where bouncing castle or other inflatable equipment is used in connection with the Business, the Insured must:

- i. All inflatables are maintained and used in accordance with the manufacturer's fully secure all equipment to the ground before use in accordance with the manufacturer's instructions;
- ii. All inflatables have not been subsequently modified in anyway. ensure that no person over the age of 14 uses the equipment;
- iii. All inflatables are securely anchored to the ground with again as per the manufacturer's instructions;
- iv. Adults and Children are not to be allowed on the apparatus at the same; and
- v. Persons under the influence of alcohol are not permitted on the apparatus.

**Inflatables Leisure Play - Health & Safety**

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

- i. All equipment is in good condition and is maintained and operated in accordance with manufacturers' recommendations;
- ii. Equipment must be fully secured to the ground as per the manufacturers' recommendations;
- iii. All equipment is erected by the Insured or suitably experience Employees of the Insured;
- iv. No person(s) who are visibly intoxicated through alcohol, drugs or any other intoxicating substance shall be permitted to use any equipment;
- v. When the Bouncy Castle or other Inflatable device is operated by or on behalf of the Insured it shall be supervised in accordance with the manufacturers' recommendations, and supervised at all times by a responsible person who is at least eighteen (18) years of age;
- vi. All Equipment must be thoroughly inspected every twelve (12) months by a competent person and you must retain documentary evidence of such.
- vii. All persons remove their footwear and spectacles prior to using the equipment;
- viii. No food, drink, chewing gum or smoking is permitted on any of the equipment;
- ix. Adults and Children (see definitions below) are not permitted to use the equipment at the same time, except where an adult is accompanying their/a child;
- x. Where Inflatable play equipment is hired out without being accompanied and operated by the Insured, or suitably experienced Employee of the Insured, Terms and Conditions of Hire must be signed for as accepted by the person hiring the equipment. These Conditions must include all the safety instructions contained within this Clause;
- xi. Rodeo Bulls and Multi-rides must be accompanied and operated by the Insured, or suitably experienced Employee(s) of the Insured, at all times. Users must be at least 1.1 metre tall or at least ten (10) years of age;
- xii. Slides in excess of twenty (20) feet high must always be manned by the Insured

and one (1) Employee of the Insured, one (1) positioned at the top of the slide and one (1) at the base;

xiii. Slides in excess of twenty (20) feet high must not be used when the wind or gusts of wind are in excess of the maximum safe wind speed specified by the manufacturer or Force five (5) on the Beaufort Scale for 30-38 KPH (19-24 MPH) whichever is the lower.

For the purpose of this condition:


- a) 'Adults' means any person(s) over seventeen (17) years of age;
- b) 'Children' means any person(s) aged seventeen (17) years or under.

Excess:

The Excess under the Public Liability sub-section for Injury shall be:

- a) £500 for each and every Claim in respect of slides in excess of twenty (20) feet high;
- b) £500 for each and every Claim in respect of rodeo bulls;
- c) £250 for each and every Claim in all other cases;

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

<b>Authorisation</b>	
Signed by:	 Andy Brownsell Director Protectivity Protectivity is a trading name of SportsCover Direct Ltd.
Date:	01/03/2020