

Liability Insurance Schedule

Self Assured Underwriting Agencies Limited

Form SAUA PLPS 01/20



Schedule

1.1	Policy Number:	SALSALIA/J245887/0332/22	
1.2	Wording:	Liability Insurance Policy (SAUA Leisure PLPW1220)	
1.3	Insured:	Newquay Outdoor Education Centre Ltd	
1.4	Insured Address:	Mount Joy Cottage, Colan, Newquay, TR8 4LN	
1.5	Period of Insurance:	From: 24 September 2022 To: 23 September 2023 Both dates inclusive Local Standard Time at the address stated above	
1.6	Business:	Forest school practitioner providing activities for children & adults of all ages. General forest school work including shelter building, use of hand tools (including knives), tree climbing to five (5) metres, use of swings rope swings and play equipment, occasional lopping/coppicing, felling (diameters less than 6"), foraging, low level charcoal making (twigs/tins/cans), green woodworking, gardening sessions including tuition, pond/stream dipping, face painting, birthday parties, camp fires, overnight camps, first aid training, Forest School and Beach school training, beach games, beach combing, rock pooling, sea paddling, coasteering, sea swimming etc. Will also undertake site visits to schools and organisations, advising on Health and Safety and how best to use their sites.	
1.7	Limit of Liability:	Employers Liability:	GBP 10,000,000 any one Occurrence , including defence costs and expenses
		Public Liability:	GBP 5,000,000 any one Occurrence , defence costs and expenses in addition
		Products Liability:	GBP 5,000,000 any one Occurrence and in the aggregate, defence costs and expenses in addition
1.8	Excess:	Property Damage GBP 250 each and every Occurrence	
1.9	Premium:	Employers Liability	GBP 200.00
		Adjustable on clerical Employees at:	%
		Adjustable on all other Employees at:	0.550%
		Public/Products Liability	GBP 275.00
		Adjustable on United Kingdom turnover:	0.250%
		Insurance Premium Tax:	GBP 57.00
		Total Premium:	GBP 532.00



1.10 Endorsements:

1. Excess

We shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from Damage to Property.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

All other terms and conditions remain unaltered.

2. Bona Fide Sub-Contractors Extension

SEL 079 12/15

We will cover **You** under this policy against liability arising from work undertaken on **Your** behalf by independent contractors (not defined as **Employees**) provided that at the time of engaging such contractors **You** have obtained and retained a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Employees**; and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a Limit of Liability not less than that applying to this policy and containing a clause covering **You** as a principal.

All other terms and conditions remain unaltered.

3. Participant to Participant Extension

SEL 147 12/15

This policy is extended to include liability, where requested by **You** as if individual cover had been issued to each individual participating in **Your Business**, 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.

4. Professional Liability Exclusion

SEL 119 12/15

We will not cover **You** under this policy against liability arising from or connected with **Your** failure to fulfil **Your** professional duties.

All other terms and conditions remain unaltered.

5. Treatment Exclusion

SEL 056 12/15

We will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

6. Tour Operators Liability Exclusion

SEL 060 12/15

We will not cover **You** under Section 2 – Public Liability against liability arising from any package travel arrangement.

All other terms and conditions remain unaltered.



7. Use of Rope Swing or Similar Play Equipment Condition

SEL 171 12/15

On each occasion prior to the commencement of the use of any rope swing or similar play equipment **You** must ensure that the following precautions are complied with:

- (a) the rope and attachment are tested for strength by pulling firmly;
- (b) the rope is checked from fraying or damage and if found to be frayed or damaged in any way immediately withdrawn from use and replaced as soon as practicably possible;
- (c) the tree is inspected to ensure that it is suitable to hold the rope swing or similar play equipment;
- (d) the full height from the end of the rope to its highest likely swing point is not to exceed two (2) metres from ground level;
- (e) the potential fall zone shall be suitable terrain or grass, bare earth or leaf litter typical of woodland floors and checked for any hazards including for example sharp objects and such hazards removed before the commencement of use.

It may impact **Your** ability to make a claim under this policy, if you do not comply with the provisions of this condition.

All other terms and conditions remain unaltered.

8. Pond and Stream Supervision Condition

SEL 174 12/15

You must ensure that at all times whilst participants are in the pond or stream they are under constant adult supervision with a ratio no greater than one (1) supervisor per ten (10) participants.

It may impact **Your** ability to make a claim under this policy, if you do not comply with the provisions of this condition.

All other terms and conditions remain unaltered.

9. Proprietary Brand Products Condition (Face Painting)

SEL 049 12/15

You must ensure that only proprietary brand products will be used in connection with **Your Business** and such products will be stored in accordance with the manufacturer's instructions.

It may impact **Your** ability to make a claim under this policy, if you do not comply with the provisions of this condition.

All other terms and conditions remain unaltered.

10. Height Limit (Five (5) Metres) Exclusion

SEL 018a 12/15

We will not cover **You** under Section 1 – Employers Liability and Section 2 – Public Liability against liability arising from any work carried out at heights exceeding five (5) metres above ground level.

All other terms and conditions remain unaltered.

11. Sea Supervision Condition

SEL 173 12/15

You must ensure that at all times whilst participants are in the sea they are under constant adult supervision with a ratio no greater than one (1) supervisor per ten (10) participants.

It may impact **Your** ability to make a claim under this policy, if you do not comply with the provisions of this condition.

All other terms and conditions remain unaltered.



12. Lifeguard Condition (Sea Swimming)

SEL 137a 12/15

You must ensure that the beach is attended by suitably qualified Life Guard(s) at all times when used by **You**.

It may impact **Your** ability to make a claim under this policy, if you do not comply with the provisions of this condition.

All other terms and conditions remain unaltered.

13. Restricted Work Condition

SEL 136a 12/15

We will not cover **You** under this policy against liability arising from the duties of Betty Hale, Timothy Cockerill & Simon Anderson-Jones unless this person is engaged in Clerical work only.

All other terms and conditions remain unaltered.

1.11 Notification of claims to:

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

Tel: 020 7336 8500

Email: XLcatlinclaims@ctplc.com

Signed:

Rob Garrett
Self Assured Underwriting Agencies Limited
on behalf of XL Catlin Insurance Company UK Limited

Dated: 14 September 2022