



## Policy Schedule Combined Liability

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Wording reference:	CLW 1.0 03-21
Unique Market Reference Number:	B6022PK21RP906L1X
Policy Number:	ACT00569
Insured name:	Tom Roberts Adventure Centre Ltd
Correspondence Address:	Yates Farm Malswick Newent Gloucestershire GL18 1HE
Period of insurance:	Effective from: 28/03/2022
	To: 28/03/2023
	Both dates inclusive
Total Employers' Liability Premium	£1,000.00 100% minimum & deposit adjustable annually on an expiring rating basis
Total Public/Products Liability Premium	£350.00 100% minimum & deposit adjustable annually on an expiring rating basis
Total premium	£1,350.00
Insurance Premium Tax (IPT):	£162.00
Total payable:	£1,512.00
Binding underwriter:	Clear Insurance Management Ltd
Subscribing Insurers:	Ascot Syndicate 1414 at Lloyd's (100%)
Signed for and on behalf of the Binding Underwriter	
Date of issuance:	29/03/2022
Reason for Issue:	New Business

### Contracting Parties:

Subscribing Insurers: Syndicate 1414 at Lloyd's

Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales (No.04098461). Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY.

Binding Coverholder: Clear Insurance Management Ltd

Clear Insurance Management are authorised & regulated by the Financial Conduct Authority (FCA No. 307982). Registered Office: One Great Tower Street, London EC3R 5AA. Registered in England No. 3712209.

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Premises Address:

Yates Farm  
Malswick  
Newent  
Gloucestershire  
GL18 1HE

Business description:

The provision of accommodation and camping facilities with kitchen and dining room. Meeting room with audio and visual equipment. Equipment is provided for guests use consisting of a Sports hall with basketball court, Games room - pool tables, air hockey, foosball, sound system with DVD player and screen, seating area, coffee making facilities, Table tennis, Pedal Go-Karts and Go-Karting Track, Boating Lake with pedal boats and rowing boats (life jackets must be worn, safety boat on the lake), Raft building (life jackets must be worn), Adventure playground, Football, Badminton and volleyball courts. Indoor and outdoor games equipment. Pond dipping in eco pond (life jackets must be worn), Campfire pit with free wood provided Den building, Orienteering, Orienteering Map run (Smart phone course), Disc Golf. Archery taster sessions can be arranged supervised by trained instructors.



Limit of Indemnity

Section 1 - Employers' Liability

INSURED

Limit of Indemnity:

£10,000,000 any one occurrence inclusive of all costs and expenses limited to £5,000,000 any one occurrence inclusive of all costs and expenses in respect of Asbestos and Terrorism

Section 2 – Public Liability

INSURED

Limit of Indemnity:

£5,000,000 any one occurrence inclusive of all costs and expenses

Section 3 – Products Liability

INSURED

Limit of Indemnity:

£5,000,000 any one occurrence and in the aggregate inclusive of all costs and expenses

Excess (if Section Insured)

Section 1 – Employers' Liability:

Nil

Section 2 – Public Liability – Third Party Property Damage:

£500

Section 2 – Public Liability – Third Party Bodily Injury:

Nil

Section 3 – Products Liability - Third Party Property Damage:

£500

Section 3 – Products Liability - – Third Party Bodily Injury:

Nil



## Policy Wide Endorsements

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### BAHIS001 - Professional Advice and Design Endorsement

We do not cover legal liability arising from advice, error, omission in connection with, instruction, consultancy, design, formula, specification, inspection, certification or testing undertaken or provided by You or on Your behalf for a separate fee or under a separate contract. But this exclusion shall not apply to tuition or instruction given by teachers, leaders, instructors, supervisors or marshals.

All other terms conditions and exclusions of the Policy remain unaltered.

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### LIAB002 - Bona-fide Sub-contractors Condition Precedent

#### Bona-fide Sub-contractors Condition Precedent

This Endorsement is a Condition Precedent

We are only prepared to provide cover under the Sections identified in this Endorsement if You take the steps and precautions to reduce the risk of losses which are specified as condition precedent.

Important  
notice

If You do not comply with this condition precedent We will not be liable for any claims under the Sections of cover to which they apply.

We will not rely on a condition precedent in this Endorsement to exclude, limit or discharge our liability for a loss if, where Section 11 of the Insurance Act 2015 applies, You can prove that non-compliance could not have increased the risk of a loss which actually occurred in the circumstances in which it occurred.

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for You and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £5,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for You.

You shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by Us when required.

All other terms conditions and exclusions of the Policy remain unaltered.