

Policy Schedule

Commercial Combined

Wording reference: G M Imber - Ascot 1414 - Commercial Combined
V1.0 01 04 2021

Unique Market Reference Number: B6022PK23RQ548W3X

Policy number: BI05C41898C

Insured name: R Ellis T/a Pods

Correspondence Address: 14 Apollo Close, Dunstable , Beds, LU5 4AQ

Premises Address:

Business description: Operator & Hirer of Inflatables, Soft Play and
Leisure Equipment

Period of insurance: **Effective from:** 23/05/2023
To: 22/05/2024

Both dates inclusive

**Total Property
Premium** £63.00

**Total Employers'
Liability Premium** £0.00 100% minimum & deposit

**Total Public/Products
Liability Premium** £420.00 100% minimum & deposit

Total premium £483.00

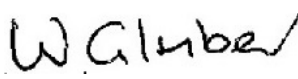
Insurance Premium Tax (IPT): £57.96

Policy fee: £225.00

Total payable: £765.96

Binding underwriter: GM Imber & Sons Limited

Subscribing Insurers: Syndicate 1414 at Lloyd's (100%)

**Signed for and on behalf of the Binding
Underwriter** 

Date of issuance: 19/05/2023

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 Underwriter: GM Imber & Sons Limited

GM Imber & Sons Limited is authorised and regulated by the Financial Conduct Authority No: 448476. GM Imber & Sons Limited is registered in England No: 560297. Registered Office: 77A High Street, East Grinstead, West Sussex, RH19 3DD

Section 1 – Property Damage	INSURED
	Sum Insured
Buildings	£0.00
Contents (Contents, fixtures and fittings, machinery and plant, all fixed glass, signs and fascias, glass showcases, shelves tops and mirrors)	
Contents (Computers and Office Equipment)	£0.00
Stock (excluding wines and spirits and tobacco and precious metals)	£0.00
Stock of wines, spirits and tobacco	Not Insured
Stock in the open	Not Insured
Optional extension to Section 1 – Contents anywhere in the United Kingdom	INSURED
	Sum Insured
	£17,740.00
Section 2 – Business Interruption	INSURED/NOT INSURED
Indemnity Period	12 months
	Sum Insured
Estimated Gross Profit	Not Insured
Estimated Gross Rental	Not Insured
Estimated Gross Revenue	£0.00
Additional Increased Cost of Working	Not Insured
Outstanding Debit Balances	Not Insured

Section 3 – Employers’ Liability	INSURED/NOT INSURED
Limit of Indemnity	NOT INSURED/£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 4 – Public Liability	INSURED
Limit of Indemnity	£5,000,000 any one occurrence inclusive of all costs and expenses
Section 5 – Products Liability	INSURED
Limit of Indemnity	£5,000,000 any one occurrence and in the aggregate inclusive of all costs and expenses
Section 6 – Money and Assault	NOT INSURED
Loss of Money	Sum Insured
In transit in the custody of an Insured Person	£2,500
In a bank night safe	£5,000
In the Premises during Business Hours	£2,500
In a locked safe in an enclosed building in the Business portion of the Premises outside Business Hours	£5,000
Not in a locked safe, in an enclosed building at the Premises outside Business Hours	£500
In the custody of a security company operating to British Standard BS7872 and having a written contract with You for a maximum period of twenty four (24) hours	£12,500
In the private dwelling of Yours, a Business Partner, director or Employee if authorised by You	£500
Assault	Maximum Benefit per Insured Person
Death (which shall not be presumed by the disappearance of the Insured Person)	£10,000
Loss of Limbs or Sight	£10,000
Permanent Total Disablement	£10,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	£25 per week

Medical Expenses	£1,000
Section 7 – Goods in transit	INSURED
	Sum Insured
Own vehicles – any one vehicle	£15,000.00
Third party vehicles – any one vehicle	Not Insured
Section 8 – Deterioration of Stock	NOT INSURED
	Sum Insured
	Not Insured
Section 9 – Loss of Licence	NOT INSURED
	Sum Insured
	Not Insured
Excess (if Section Insured)	
Section 1 – Property Damage	Excess
Material Damage – All Perils (other than specified below)	£250
Subsidence, Landslip & Heave	£1,500
Flood	£250
Theft	£250
Section 2 – Business Interruption	£250
Section 3 – Employers’ Liability:	Nil
Section 4 – Public Liability – Third Party Property Damage:	£500
Section 4 – Public Liability – Third Party Bodily Injury:	Nil
Section 5 – Products Liability:	£250
Section 6 – Money & Assault	£150
Section 7 – Goods in Transit	£150
Section 8 – Deterioration of Stock	£250
Section 9 – Loss of Licence	£250

Applicable Endorsements

LIAB002 - Bona-fide Sub-contractors Condition Precedent

LIAB046 – Inflatable Condition Precedent

LIAB050 – Mechanical Ride Condition Precedent

PROP005 – Storage of stock above floor level condition precedent

PROP007 – Fixed Electrical Installation Testing Condition Precedent

Important notice

These Endorsements are Conditions 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.

If **You** do not comply with these conditions 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 these **Endorsements** 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.

LIAB002 - Bona-fide Sub-contractors Condition Precedent

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.

LIAB046 – Inflatable Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any bouncy castle or other inflatable equipment is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. the use of equipment is supervised by a responsible adult (18 years of age or over) at all times.
4. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

LIAB050 – Mechanical Ride Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any rodeo bulls, surf machines or other mechanical rides is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. The equipment is operated by **You**.
4. the use of equipment is supervised in accordance with manufacturer's operating manual by a responsible **Employee** (18 years of age or over) at all times.
5. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

An increased excess of £1,000 each and every claim shall apply in respect of any Bodily Injury Claim made in respect of the use of any rodeo bulls, surf machines or other mechanical rides.

PROP005 – Storage of stock above floor level condition precedent

It is a condition precedent to **Our** liability under this **Policy** that all **Stock** stored in or within the **Premises** is stored not less than fifteen (15) centimetres above surrounding floor level on racks, shelves or pallets.

PROP007 – Fixed Electrical Installation Testing Condition Precedent

It is a condition precedent to **Our** liability under this **Policy** that:

- (a) All fixed electrical installations are tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every three (3) year period and a current IEE test certificate has been issued showing no deviations;
- (b) **You** will make any such Electrical Installation Condition Report (EICR) or IEE certificate available to **Us** or **Our** representatives on request.

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

Schedule of Equipment

12 x 12 Castle - Girls Dream		£750
12 x 12 Castle - Circus		£750
16 x 14 Castle Combi and Slide - Under the Sea		£880
15 x 15 Castle - OG Castle		£1,400
16 x 18 Castle		£1,500
16 x 18 Castle - Tiger		£1,500
10ft Slide - OG Slide		£1,800
10ft Slide - Big Slide		£1,800
36 x 12 Bungee Run		£1,250
20 x 20 Gladiator Duel		£1,400
Adult Sumo Suits		£695
Child Sumo Suits		£595
Ancillary Equipment e.g. Generators, Fans, Ground Sheets		£1,000

HOW TO REPORT A CLAIM

Should You need to report or make a claim, please contact Ascot Syndicate 1414 at Lloyd's specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise us to do this on Your behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4AJ

	Telephone:	E-mail:
Claims	+44 (0) 1732 520260	newclaim@woodgate-clark.co.uk
Out of office	+44 (0) 1732 520270	

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible, provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.