

BOUNCEINSURE

This is the Schedule for the Insured's BOUNCEINSURE policy. This Package consists of the Sections as described below.

Agreement Number: B6991SCO2016S01
Policy Number: BI04C33828E
Insured: S Grogan T/a Warwick Castles
Address: 3 Hillside View, Brandon Rd, Bretford, Warwickshire, CV23 0LA
Business Description: Operator & Hirer of Inflatable Units, Soft Play and the like
Period of Insurance: From: 11th May 2018
To: 10th May 2019

(both dates inclusive) and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept a renewal premium)

Total Premium £ 400.00
Insurance Premium Tax £ 48.00
G M Imber Fee £ 15.00
Total Payable £ 463.00

Insurer: Syndicate DTW1991 at Lloyd's

Signed for and on behalf of the Underwriter

W G Imber

Date: 11th May 2018

This **Policy** is a legal document. **You** must tell **Us** about any facts or changes which affect **Your** Insurance and which have occurred either since the **Policy** started or since the last renewal date.

If **You** are not sure whether certain facts are relevant please ask **Us**. If **You** do not tell **Us** about relevant changes **Your policy** may not be valid or the **Policy** may not cover **You** fully.

You should keep a written record (including copies of letters) of any information **You** give **Us** when you renew this **Policy**.

Insurer: Syndicate DTW1991 at Lloyd's

Syndicate DTW1991 at Lloyd's Management is managed by Coverys Managing Agency
Coverys Managing Agency is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No: 224442.
Coverys Managing Agency is registered in England No: 04690709
Registered Office: 71 Fenchurch Street, London, EC3M 4BS

Administered by G M Imber & Sons Limited

Authorised and regulated by the Financial Conduct Authority (FCA No.448476)
77A High Street, East Grinstead, West Sussex, RH19 3DD
Registered in England No. 5607297

SUMS INSURED / LIMITS OF INDEMNITY / EXCESSES

SECTION 1 PROPERTY DAMAGE – ALL RISKS NOT INSURED

Item No.	Property Insured	
	Contents machinery plant and all other contents therein and thereon (excluding property covered under item no 1 or more specifically insured) the property of the Insured	£

SECTION 2 GLASS NOT INSURED

SECTION 3 DETERIORATION OF STOCK NOT INSURED

SECTION 4 MONEY / ASSAULT NOT INSURED

SECTION 5 GOODS IN TRANSIT NOT INSURED

Any one occurrence or series of occurrences arising out of any one event:

a)	Any one road vehicle operated by the Insured	£
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SECTION 6 LOSS OF LICENCE NOT INSURED

SECTION 7 COMPUTER NOT INSURED

EXCESSES

The amounts specified below shall be deducted before each and every payment is made under Sections 1 - 7 of the Policy: **£250**

The Insured shall affect no insurance in respect of the excesses specified above

SECTION 8 – BUSINESS INTERRUPTION NOT INSURED

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SECTION 9 EMPLOYERS LIABILITY

NOT INSURED

Any one event other than from Offshore work

Not Insured

SECTION 10 PUBLIC LIABILITY

INSURED

Any one event

£5,000,000

SECTION 11 PRODUCTS LIABILITY

INSURED

All events happening during any one period of insurance

£5,000,000

Excesses

The amount specified below shall be deducted before each and every payment is made for Public Liability – Section 10 of the policy

£250 Third Party Property Damage Only

POLICY ENDORSEMENTS APPLICABLE TO THIS INSURANCE (IF ANY)

APPLICABLE TO SECTION 1 – PROPERTY DAMAGE – ALL RISKS

CP4 Electrical Circuit Condition

It is a condition precedent to liability that fixed electrical installations are tested by NICEIC (National Inspection Council of Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every 3 year period and an IEE test certificate is issued showing no deviations.

CP20 Stillage Condition

It is a condition precedent to liability that all **Stock** stored on the **Premises** is stored on racks, shelves or stillages not less than 15 centimetres (6 inches) above floor level.

CP16 Pipe Lagging Condition

It is a condition precedent to liability that either;

a) There is a heating system linked to a frost-stat and a minimum temperature of 4°C is maintained between 31st October and 31st March or

b) All pipes are adequately lagged.

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CP12 Minimum Security Requirements (C)

It is a condition precedent to liability that **Damage** caused by theft or attempted theft is not covered unless;

- 1) The Minimum Security Requirements (A) as stated in the **Policy** Conditions is complied with
- 2) The intruder alarm provides for a police telephone line, direct line or central monitoring station warning system installed and put into full and effective operation at night and whenever the **Premises** are closed for **business** or left unattended. We will not regard the intruder alarm as effective if the **Insured** have had notice of the withdrawal of such service and such service has actually been withdrawn
- 3) The intruder alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS), or the Security System and Alarm Inspections Board (SSAIB) or approved by **Insurer(s)**
- 4) All keys of the intruder alarm are removed from the **Premises** at night and whenever they are closed for **business** or left unattended. Where the **Insured** or an **Employee** occupies part of the **Premises** for residential purposes, the keys must be removed from the **Business** part of the **Premises**.

APPLICABLE TO SECTION 9 – EMPLOYERS LIABILITY

APPLICABLE TO SECTION 10 – PUBLIC LIABILITY

It is a condition in respect of the use of any bouncy castle or any other inflatable equipment and the like that:

XX Inflatable Conditions

In accordance with Section 10 Public Liability it is a condition in respect of the use of any bouncy castle or any other inflatable equipment and the like that:

- 1 a) the equipment is used in accordance with the manufacturers' instructions and is fully secured to the ground where applicable
- 1 b) no person apparently or under the influence of alcohol will be permitted on or use of the equipment

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2 when the bouncy castle or any other inflatable is operated by or on behalf of the Insured, where applicable it shall be supervised in accordance with the manufacturer's instructions by a responsible adult(18 years of age or over) at all times

3 Surf Machines, Rodeo Bulls and any other mechanical rides must be operated by the Insured or one of their staff and the Underwriters will not indemnify the Insured in respect of Dry Hire.

X1 Rodeo Bull Increased Excess

The excess in respect of Bodily Injury Claims arising from Rodeo Bulls, Multi Rides and similar mechanical rides is increased to £1,000 each and every claim.

L1 Bona Fide Sub-Contractors Clause

It is warranted by the **Insured** that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this **policy**
- An indemnity to the **Insured** as principal

It is further warranted by the **Insured** that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

CLAIMS

In the event of any incident which may give rise to a claim please notify Woodgate and Clark Claims Management Ltd immediately on 01732 848077.

The details of the Policy outlined above are a summary only. A copy of the Policy Wording can be obtained from G M Imber & Sons Ltd's website, or call us on 01342 327250.

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