

**THE SCHEDULE:** Attaching to and forming part of the Policy bearing the number below and written upon policy form FA61.  
 Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent WRS Insurance Brokers Ltd Cadman House Off Peartree Road Stanway, Colchester CO3 0NW United Kingdom		Policyholder Wivenhoe Printworks 23-24 Wivenhoe Business Centre Brook Street Wivenhoe Colchester Essex CO7 9DP United Kingdom	
Policy Number	241787365	Reason	Quote
Policy Type	Ansva Charity Protect Plus		
Period of Insurance	from 06 February 2018 to 05 February 2019	Premium	£564.00
		Insurance Premium Tax (IPT)	£67.68
		<b>Total Premium</b>	<b>£631.68</b>
The premium includes claims experience discount of 5%			

**DESCRIPTION OF THE ORGANISATION:**

Arts or music group

**CHARITABLE ACTIVITIES OF THE INSURED:**

a) We cover the following activities which you have declared to us

- Art Class

b) We also cover the following additional activities, being:

- attendance at trade shows, exhibitions, conferences, meetings and seminars
- clerical and associated office administration work
- firework and/or bonfire events not exceeding an attendance of 100 persons at any one time
- fundraising events, other than firework and/or bonfire events, not exceeding an attendance of 1,000 persons at any one time
- recreational activities

provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing

**SCHEDULE**

**General covers**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>	
1. PUBLIC AND PRODUCTS LIABILITY	£100	COVERED	
Indemnity Limit		£2,000,000	
2. EMPLOYERS LIABILITY		COVERED	
Indemnity Limit		£10,000,000	
3. ALL RISKS		NOT COVERED	
4. MONEY		NOT COVERED	
5. PROFESSIONAL INDEMNITY		NOT COVERED	
6. TRUSTEES AND DIRECTORS INDEMNITY		NOT COVERED	
7. FIDELITY GUARANTEE		NOT COVERED	
8. LOSS OF LICENCE		NOT COVERED	
9. PERSONAL ACCIDENT		COVERED	
	Death Benefit	Permanent Total Disablement	
Person(s) Insured:		Weekly Benefit	
Employees and volunteers age 16 to 65 years	£10,000	£10,000	£100
Employees and volunteers age 66 to 75 years	£10,000	£10,000	£50
Employees and volunteers age 76 to 80 years	£5,000	£5,000	£25
Deferment period – 2 weeks			
Basis of cover – Occupational Only			
10. EQUIPMENT BREAKDOWN	£100		COVERED
11. REPUTATIONAL RISKS			NOT COVERED
12. LEGAL EXPENSES			COVERED
Indemnity Limit			£250,000
Basis of cover – Standard			
13. CYBER LIABILITY			NOT COVERED

**SCHEDULE**

**Location: 23-24 Wivenhoe Business Centre, Brook Street, Wivenhoe, Colchester, Essex, CO7 9DP, United Kingdom**

<b>SECTION</b>	<b>EXCESS</b> (Unless another amount is stated by endorsement or in the policy wording)	<b>COVER</b>
14. PROPERTY DAMAGE		
BUILDINGS		<b>NOT COVERED</b>
CONTENTS		<b>COVERED</b>
Contents Sum Insured		<b>£8,000</b>
Any event	<b>£100</b>	
15. BUSINESS INTERRUPTION		<b>NOT COVERED</b>
16. TERRORISM		<b>NOT COVERED</b>

## ENDORSEMENTS

### 215 - ACTIVITIES

#### 1 EXCLUDED ACTIVITIES

The following exclusions are added to WHAT IS NOT COVERED under the Public and Products Liability section:

a) Liability arising from any of the following activities:

- i.
  - abseiling
  - aerial activities of any kind
  - American football or Australian rules football
  - climbing requiring the use of hands as well as feet (other than children's playground equipment)
  - fire walking
  - firework and/or bonfire events organised or run by any **professional supplier**
  - glacier walking or trekking
  - Gaelic football
  - gorge walking and the like
  - gymnastics
  - horse, pony or donkey riding of any kind
  - martial arts or fighting sports of any kind
  - Olympic style weightlifting
  - parkour or freerunning
  - powerlifting
  - professional sport of any kind
  - racing or time trials (other than on foot)
  - rugby
  - tree climbing
  - underground activities of any kind including but not limited to caving and potholing
- ii. football where:
  - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
  - **you** manage, control or organise a football league system.
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- segway vehicles
- skates
- skateboards and hover boards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

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Continued...

- d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

## 2 PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

The Public and Products Liability section, subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- Olympic style weightlifting
- paint-balling
- powerlifting
- roller blading
- roller skating
- rope courses
- skateboarding
- zip wires
- zorbing.

## 62 - DECLARATIONS

Prior to each renewal date, **we** may require **you** to complete a declaration of changes to various factors on which **we** base **your** renewal terms. If changes have occurred, or if **you** fail to submit **your** declaration to **us**, **we** may consequently adjust **our** terms for the forthcoming renewal.

## 40 - EXCLUSION OF FLOOD (PROPERTY DAMAGE)

1. Event 8 b) of the Property Damage section is not operative.
2. Under the Property Damage section, the following additional exclusion is added to 'WHAT IS NOT COVERED' for Event 9 (Escape of Water):

**Damage** caused by the escape of water from any underground drainage system which results in **flood** as excluded under event 8 b) (**Flood**).