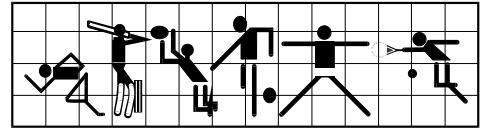


# Policy Schedule



**SPORTSCOVER**  
Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

**Policy Number**

**PLON99/0101204**

<b>The Insured</b>	<b>OFF THE GRID ADVENTURES CIC</b>
Address	24 HOLLY AVENUE, MORPETH NORTHUMBERLAND NE61 2QX UNITED KINGDOM
Broker	MANN BROADBENT LTD
Brokers Address	2 FOUNDRY STREET WORCESTER WR1 2BJ UNITED KINGDOM
Sport / Activities	OUTDOOR ACTIVITY PROVIDER
Teams / Members	35,000 WAGEROLL 75,000 TURNOVER
Period of Insurance	From 4/09/2021 to 3/09/2022. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257210W

Section	Limit of Indemnity	Excess
PUBLIC & PRODUCTS LIABILITY:	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability	£250
EMPLOYERS LIABILITY:	£10,000,000 any one Occurrence	£NIL
PROFESSIONAL INDEMNITY:	£1,000,000 any one Claim, limited to £1,000,000 in the aggregate	£NIL
Retroactive Date:	4/09/2021	

#### **SUB-CONTRACTORS CONDITION**

All sub contractors engaged by You shall have in force and effect Public Liability Insurance for third party Bodily Injury or Damage to Property with a minimum limit of indemnity limit of £5,000,000 throughout the duration of their contract with You.

You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract.

#### **COACHING CONDITION**

In respect of sports coaching; all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' practical coaching experience for the sport in question.

#### **COMMUNICABLE DISEASE EXCLUSION**

This exclusion is applicable to the Public & Products Liability Section only.

It is understood and agreed that this Policy does not cover any loss caused directly or indirectly, contributed to, by, or attributable to a Communicable Disease or fear or threat of a Communicable Disease.

Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.

#### **HOSPITALITY CONDITION**

These are conditions of the insurance that You must meet as Your part of this contract. If You do not meet these conditions, the Insurer may need to reject a claim payment or a claim payment maybe reduced. In some circumstances Your Policy may not be valid.

##### **Fire safety Condition**

If Your premises or any part of Your premises to which this Insurance applies are in:

England or Wales

and Your premises are or become subject to the Fire Safety Order 2005 or orders made under that Act then a 'responsible person' must carry out, and keep up to date, a risk assessment and implement appropriate measures to minimise the risk to life and property from fire;

Scotland

and Your premises are or become subject to the Fire Safety (Scotland) Regulations 2006 or orders made under those regulations then those

persons with responsibility for Your premises must ensure the safety of others by putting in place appropriate fire safety measures based on an assessment of risk;

Northern Ireland

and Your premises are or become subject to the Fire and Rescue Services (Northern Ireland) Order 2006 ("FRS") or the Fire Safety Regulations (Northern Ireland) 2010 or orders made under those regulations then:

a fire risk assessment must be undertaken by the responsible person as required by the FRS; and

the appropriate person with control over Your premises must take responsibility for ensuring those premises reach the required fire safety standard;

Republic of Ireland

and Your premises are or become subject to the Fire Services Act, 1981 & 2003 or orders made under those regulations then:

It shall be the duty of every person having control over premises to which this section applies to;

(a) take all reasonable measures to guard against the outbreak of fire on such premises,

(b) provide reasonable fire safety measures for such premises and prepare and provide appropriate fire safety procedures for ensuring the safety of persons on such premises,

(c) ensure that the fire safety measures and procedures referred to in paragraph (b) are applied at all times, and

(d) ensure, as far as is reasonably practicable, the safety of persons on the premises in the event of an outbreak of fire whether such outbreak has occurred or not.

In all cases You should identify sources of fuel and ignition and establish general fire precautions including means of escape, warning and fighting fire, based on your fire risk assessment.

Fire Doors Condition

You must keep all doors and/or fire escapes unlocked and free of obstructions at all times during the opening hours of the Business.

Local Authority Licence condition

You must under this Insurance obtain when necessary a licence from the local Authority to operate Your Business at the premises as stated in the Schedule.

If such licence is withdrawn or refused then the Cover provided by this Insurance shall cease automatically.

### GENERAL LEISURE PURSUIT CLAUSE

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

- 1) No person or persons under the influence of alcohol and or prescribed drugs and or non-prescribed drugs and or any other intoxicating substance will be allowed to participate or supervise the activity at anytime
- 2) All Instructors hold an appropriate qualification from a recognised awarding body or be certified and signed off by a suitably experienced and/or qualified member of staff as permitted to instruct.
- 3) Your premises and all activities are supervised by a suitably experienced member of staff at all times during business hours,
- 4) The site is fully risk assessed and a copy of this assessment can be provided on request
- 5) There is a Qualified First Aider present on site at all times during business hours
- 6) All participants must sign a registration form which declares the participant:
  - a. is aware that the risk they are exposed to during the activity can lead to personal injury or death
  - b. is aware and accepts the risks involved and accepts they are responsible for their own actions and or involvement
  - c. is fit to participate in the activity
- 7) All activities are supervised by an appropriately trained member of staff, with the only exception of participants who have been specifically signed off to participate unsupervised
- 8) All equipment must be operated in accordance with manufacturers' recommendations and a record must be kept of the appropriate checks done on any equipment.
- 9) An employee training programme must be in place and be available for insurers upon request.

### PERSONAL PROTECTIVE EQUIPMENT

It is a condition precedent under the Employers' Liability section that;

- 1) The use or wearing of Personal Protective Equipment by any Employee is rigorously enforced
- 2) That Personal Protective Equipment is supplied to the Employee and
- 3) That a formal record is maintained confirming receipt of such equipment.

### CLIMBING ACTIVITIES

It is a condition precedent to Our liability that any activities taking place away from the premises of the Insured are carried out under the care or supervision of the Insured and that;

- 1) There is at least 1 supervisor present at any time and at least 2 supervisors for groups in which the number of participants under 18 years old is greater than the number of participants over 18 years old.
- 2) There are 2 supervisors present for groups between 9 and 20 participants and at least 1 additional supervisor for every 10 additional participants thereafter.
- 3) Helmets are worn for outdoor climbing activities, except where Auto Belay systems are employed.
- 4) Safety ropes must be used for outdoor climbing and portable crash mats for bouldering

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.



**SIGNATURE**

17/09/2021  
**DATE**

PL Premium	£ 1,250.00
EL Premium	£ 183.75
Combined Premium	£ 1,433.75
IPT	£ 172.05
Underwriter Fee	£ 35.00
<b>Total</b>	<b>£ 1,640.80</b>