

POLICY CERTIFICATE

LIABILITY INSURANCE

Policy Underwritten by Argenta Syndicate 2121 at Lloyd's
UMR B1262BW175319



intasure[®]
Insurance for your business

West Suffolk Hive CIC

Stephanie Holland
43 Mildenhall Road
Bury St. Edmunds
Suffolk
IP32 6EH
United Kingdom

Insured address

43 Mildenhall Road
Bury St. Edmunds
Suffolk
IP32 6EH
United Kingdom

Policy: ISCOMBL34946753SHolland

Cover start date: 15/10/2019

Date of Issue: 15/10/2019

Period of insurance: 1 year

Not for Profit Entity (UK domiciled)

Business description: Event
Organiser

Number of Employees: 3

Number of Temporary Clerical
Employees: 0

Number of Temporary Manual
Employees: 0

***IMPORTANT *** Please read your Policy Wording carefully to ensure that you fully understand the benefits of the cover provided. If you have any queries please contact us as soon as possible.

Policy Cover

Section	Limit of Indemnity
A. Employer's Liability	£10 Million
B. Public Liability	£5 Million

Policy Premium

Dated 15/10/2019

Mark Morgan

The following Business Partner(s) have been noted:

None

Endorsements applicable (terms of business enclosed) - CC1 CC4 CC5 CC7 CC8 CC13 CC27 CC29 CC30 CC47 CC66
CC100 CC136

Additional Endorsements (due to underwriting)

Heat Work Away Exclusion:

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on Premises owned, leased or rented by the Insured.

Event Organisers Condition:

i) It is a condition precedent to Underwriters liability that

a) the following activities carried out or arranged on The Insured's behalf shall be contracted out to bona fide sub-contractors:

1) erection of seating grandstands, stages or similar structures

2) security, crowd control or stewarding

3) height work above 3 metres from the ground or stage or floor level

4) fireworks or pyrotechnics

b) all bona fide sub-contractors and suppliers to events and sub-events have in place Public Liability insurance with a Limit of Indemnity that is not less than the limit provided by this Policy

c) for clay pigeon shooting all guns are kept broken when not on the firing point.

d) all Police, Fire and Ambulance services are notified prior to the commencement of the insured event and that all their recommendations are adhered to.

e) all ground surfaces of the venue(s) are checked for tripping and/or slipping risks prior to the open period(s) of the event(s) and that appropriate action is taken to eliminate such risks.

ii) the Underwriters shall not indemnify the Insured

a) for liability caused by or arising out of: -

1) injury to participants engaged in any sport or any hazardous or dangerous activities including but not limited to potholing; rock climbing; abseiling; canoeing; water skiing; hang gliding; caving; mountaineering (involving ropes and/or tackle); go karting; quad and/or tri biking; aqualung or scuba diving; motor racing; bungee jumping; parachuting; or any other activity involving a mechanically propelled vehicle unless otherwise agreed by Underwriters

2) Damage to ground surfaces or underground services

3) occurrences which fall within the provisions of the Road Traffic Act and its subsequent amendments.

b) for the first GBP 500 of each and every claim arising out of Injury or Damage.

Venue Condition:

It is a condition precedent to liability under this Policy that any venue hired out or used by the insured maintains Public Liability insurance with a minimum limit of indemnity of £5,000,000.

Special Terms

None

Terms and conditions

A 30 day cooling off period is applicable to this policy from the date of receipt of documentation, subject to no claims.

Excess applicable

Policy standard excess £250 each and every claim.

Several Liability

The liability of the Insurers is several and not joint and is limited solely to the extent of their individual proportions. The Insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Mark Morgan

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Endorsements applicable

CC1 - Bona Fide Sub-Contractors Warranty

It is a condition precedent to liability by the Insured that all sub-contractors that they engage maintain a public liability policy that provide:

- 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.

CC4 - Administration of Drugs Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the provision and/ or administration of pharmaceuticals or drugs of any nature.

CC5 - Abuse Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

CC7 - Bodily Treatment Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

CC8 - Loss, Damage or Corruption of Data Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the loss, damage or corruption of any data, held on or created by, any electronic data processing equipment or system.

CC13 - Proprietary Brands Condition

It is a condition precedent to the liability of Underwriters that proprietary brand products only will be used and that these are used and stored in accordance with the manufacturer's instructions.

CC27 - Professional Services Exclusion (Applicable to

Section B)

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of breach of professional duty or wrongful or inadequate advice, whether a fee is charged or not. It is hereby noted and agreed that this Exclusion replaces Exceptions to Section B (12.6).

CC29 - High Risk Location Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- refineries, bulk storage or production premises in the oil, gas or chemical industries.
- offshore structures and work underground or underwater.
- aircraft, hovercraft, aerospace systems or watercraft (other than at work conducted in dry-docks not involving the use of heat).
- railways or airports.

CC30 - Personal Protective Equipment Condition

It is a condition precedent to the liability of Underwriters that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

CC47 - Participant to Participant Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B, directly or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any participant towards another participant.

CC66 - Work Above Ground Level Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B directly or indirectly resulting from or in consequence of work undertaken from above the surrounding floor or ground level by any person employed.

CC100 - 1m Depth Limit Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section A or B, directly or indirectly resulting from or in consequence of any work carried out at depths exceeding 1 metre.

CC136 - Efficacy Exclusion

This Policy does not apply to liability caused by the failure or alleged failure or unsuitability of any products supplied or contract work executed to perform correctly their or its intended function