

# Liability Insurance Schedule

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## Self Assured Underwriting Agencies Limited

Form SAUA PLPS 01/19



# Schedule

1.1	<b>Policy Number:</b>	SALSALIA/R159066/0332/19	
1.2	<b>Wording:</b>	Liability Insurance Policy (SAUA Leisure PLPW0119)	
1.3	<b>Insured:</b>	Lucy Clark t/a Lucy's Little Forest School	
1.4	<b>Insured Address:</b>	89 Norwich Drive, Brighton, BN2 4LE	
1.5	<b>Period of Insurance:</b>	From: 19 September 2019 To: 18 September 2020 Both dates inclusive Local Standard Time at the address stated above	
1.6	<b>Business:</b>	Forest school practitioner providing activities for children & adults of all ages. General forest school work including shelter building, use of hand tools (including knives), tree climbing to head height, use of swings rope swings and play equipment for children of primary school age, occasional lopping/coppicing, felling (diameters less than 6"), foraging, low level charcoal making (twigs/tins/cans), green woodworking, gardening sessions including tuition, pond/stream dipping, face painting, birthday parties, camp fires, overnight camps etc.	
1.7	<b>Limit of Liability:</b>	<b>Employers Liability:</b>	GBP 10,000,000 any one <b>Occurrence</b> , including defence costs and expenses
		<b>Public Liability:</b>	GBP 5,000,000 any one <b>Occurrence</b> , defence costs and expenses in addition
		<b>Products Liability:</b>	GBP 5,000,000 any one <b>Occurrence</b> and in the aggregate, defence costs and expenses in addition
1.8	<b>Excess:</b>	Property Damage GBP 250 each and every <b>Occurrence</b>	
1.9	<b>Premium</b>	<b>Employers Liability</b>	GBP 200.00
		Adjustable on Clerical Employees at:	0.5500%
		Adjustable on All Other Employees at:	%
		<b>Public/Products Liability</b>	GBP 160.00
		Adjustable on United Kingdom Turnover:	%
		<b>Insurance Premium Tax:</b>	GBP 43.20
<b>Total Premium:</b>	GBP 403.20		



1.10 Endorsements:

**1. Excess**

**We** shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from Damage to Property.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

All other terms and conditions remain unaltered.

**2. Bona Fide Sub-Contractors Extension**

**SEL 079 12/15**

**We** will cover **You** under this policy against liability arising from work undertaken on **Your** behalf by independent contractors (not defined as **Employees**) provided that at the time of engaging such contractors **You** have obtained and retained a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Employees**; and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a Limit of Liability not less than that applying to this policy and containing a clause covering **You** as a principal.

All other terms and conditions remain unaltered.

**3. Participant to Participant Extension**

**SEL 147 12/15**

This policy is extended to include liability, where requested by **You** as if individual cover had been issued to each individual participating in **Your Business**, subject to the following conditions:

- (a) this policy will not apply where there is a more specific insurance in force; and
- (b) nothing contained herein shall increase **Our** liability under the Limit of Liability stated in the Schedule.

All other terms and conditions remain unaltered.

**4. Professional Liability Exclusion**

**SEL 119 12/15**

**We** will not cover **You** under this policy against liability arising from or connected with **Your** failure to fulfil **Your** professional duties.

All other terms and conditions remain unaltered.

**5. Treatment Exclusion**

**SEL 056 12/15**

**We** will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from the the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

## **6. Tour Operators Liability Exclusion**

### **SEL 060 12/15**

**We** will not cover **You** under Section 2 – Public Liability against liability arising from any package travel arrangement.

All other terms and conditions remain unaltered.

## **7. Use of Rope Swing or Similar Play Equipment Condition**

### **SEL 171 12/15**

On each occasion prior to the commencement of the use of any rope swing or similar play equipment **You** must ensure that the following precautions are complied with:

- (a) the rope and attachment are tested for strength by pulling firmly;
- (b) the rope is checked from fraying or damage and if found to be frayed or damaged in any way immediately withdrawn from use and replaced as soon as practicably possible;
- (c) the tree is inspected to ensure that it is suitable to hold the rope swing or similar play equipment;
- (d) the full height from the end of the rope to its highest likely swing point is not to exceed two (2) metres from ground level;
- (e) the potential fall zone shall be suitable terrain or grass, bare earth or leaf litter typical of woodland floors and checked for any hazards including for example sharp objects and such hazards removed before the commencement of use.

**We** shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

## **8. Pond and Stream Supervision Condition**

### **SEL 174 12/15**

**You** must ensure that at all times whilst participants are in the pond or stream they are under constant adult supervision with a ratio no greater than one (1) supervisor per ten (10) participants.

**We** shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

## **9. Proprietary Brand Products Condition (Face Painting)**

### **SEL 049 12/15**

**You** must ensure that only proprietary brand products will be used in connection with **Your Business** and such products will be stored in accordance with the manufacturer's instructions.

**We** shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with this Condition.

All other terms and conditions remain unaltered.



1.11

**Notification of Claims to:**

Claims Department  
XL Catlin Insurance Company UK Limited  
20 Gracechurch Street  
London  
EC3V 0BG

Email: [ukliabilityclaims@axaxl.com](mailto:ukliabilityclaims@axaxl.com)

**Signed:**

A handwritten signature in black ink, appearing to read "Rob Garrett", is positioned to the right of the "Signed:" label.

**Rob Garrett**

**Self Assured Underwriting Agencies Limited on behalf of XL Catlin Insurance Company UK Limited**

**Dated: 13 September 2019**



## Certificate of Employers' Liability Insurance <sup>(a)</sup>

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by this Policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

<b>Policy Number:</b>	SALSALIA/R159066/0332/19
<b>1 Name of Policyholder:</b>	Lucy Clark t/a Lucy's Little Forest School
<b>2 Date of Commencement of Insurance:</b>	19 September 2019
<b>3 Date of Expiry of Insurance:</b>	18 September 2020

We hereby certify that subject to paragraph 2:

- 1 The Insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey, the Island of Alderney <sup>(b)</sup>; and
- 2 (a) The minimum amount of cover provided by this Policy is no less than GBP 5,000,000 <sup>(c)</sup>

**Signed:**

**On behalf of XL Catlin Insurance Company UK Limited**

**Notes:**

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy. Paragraph 2(b) does not apply and is deleted.