

Specialist Insurance for Charities and the Voluntary Sector

Policy Schedule

Thank you for choosing Arthur J. Gallagher Insurance Brokers Limited Charities and Voluntary Sector Insurance, underwritten by Royal & Sun Alliance Insurance Ltd (RSA).

You should read this Schedule in conjunction with your Policy Wording

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

| | |
|-----------------------|-------------------|
| Policy Number: | RKL23407/NABGC/86 |
|-----------------------|-------------------|

Your Details:

| | |
|----------------------|---------------|
| Policyholder: | Young Bristol |
|----------------------|---------------|

| | |
|--------------------------------|-----------------------------------|
| Policyholder's Address: | BS14 Club Stockwood Lane, Bristol |
| | BS14 8SJ |

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|------------------------------|---|
| Business Description: | The operation of a Youth Club including the provision of any hazardous activities as agreed in writing with the Company but excluding ballooning, bungee jumping, equestrian sports, football or rugby played in a league in isolation of other sports for players aged 17 years and over, hang gliding, parachuting, paragliding, parascending, racing (other than on foot), sky diving and any activity involving aviation or aerial sport. |
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Your Insurance Broker's Details:

| | |
|-------------------------------|---|
| Insurance Broker Name: | Arthur J. Gallagher Insurance Brokers Ltd |
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| | |
|-----------------|---|
| Address: | 13th Floor, 103 Colmore Row, Birmingham B3 3AG |
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Your Policy Dates:

| | | |
|-----------------------------|----------------------|---------------|
| Period of Insurance: | From: | 01 April 2023 |
| | To: | 31 March 2024 |
| | Renewal Date: | 01 April 2024 |

Your Premium Information:

| | | |
|-------------------------------|---|-----------|
| Renewal Premium: | £ | 9,994.43 |
| Insurance Premium Tax: | £ | 1,199.33 |
| Total Amount Due: | £ | 11,193.77 |

A full copy of your Policy Wording is available on request. Please contact your Insurance Broker at the address shown if you wish to request a copy.



Insurance | Risk Management | Consulting

Liability Insurance

Section 1

| Employers' Liability | Limit of Liability | |
|---|--------------------|------------|
| Any one Event (excluding liability arising directly or indirectly out of Terrorism) | £ | 10,000,000 |

Any one Event arising directly or indirectly out of Terrorism is limited to £5,000,000

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

| Public / Products Liability | Limit of Liability | |
|--|--------------------|------------|
| Any one Event | £ | 10,000,000 |
| All Events happening during any Period of Insurance in respect of products supplied | £ | 10,000,000 |
| All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere | £ | 10,000,000 |

If there are any additional Clauses applicable to Public / Products Liability Insurance, these are shown below

Abuse Exclusion

The indemnity provided by Section 2 (Public Liability) will not apply to legal liability arising out of Abuse.

Abuse shall mean:

- a) acts of hurting or injuring mentally or physically by maltreatment or ill-use
- b) acts of forcing sexual activity rape or molestation
- c) repeating or continuous contemptuous coarse or insulting words or behaviour

Exclusion 1a) Mechanically Propelled Vehicles (Public/Products Liability)

The following is added to Exclusion 1

- a) Mechanically propelled vehicle other than legal liability arising out of
- 4) the use of off road motor vehicles or motor cycles in connection with mechanical training projects
- 5) the use of quad bikes or go karts where such use has been declared to the Company

Exclusion 1e) Water-borne craft (Public/Products Liability)

Exclusion 1e is amended to read

- e) water-borne craft (other than hand-propelled or similar craft in inland or territorial waters or inland barges or rescue boats with a maximum speed not exceeding 6 knots where the Policyholder is not entitled to indemnity under any other insurance)

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property