

 **ACTIVITY** | BUSINESS COVER

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INSURANCE POLICY SCHEDULE

Client Reference Number:	THEWIL01
Policy Reference Number:	ABC-POL-001109
Insured Name:	The Wildling Tribe
Address:	32 Golitha Rise, Liskeard, Cornwall, PL14 3WL
Start Date / End Date:	From: 23/04/2024 to: 22/04/2025 Both days inclusive
Business Description:	fire lighting and laying, tree climbing to a height of 3 metres, knife and tool use, outdoor cooking, tracking and trekking in the woodland, games and challenges, survival skills and bushcraft, physical group challenges, use of ropes, pond dipping, wildlife studies, foraging, rewilding and woodland regeneration
Sections Applicable:	Section 1 – Property - Not Insured Section 2 – Activity Equipment - Not Insured Section 3 – Business Interruption, Book Debts, Money, Loss of License - Not Insured Section 4 – Electronic Data Processing Systems - Not Insured Section 5 – Liability – Insured
Insurers:	NPA Insurance Ltd t/as Peach Pi Unique Market Reference Number: 000016

PREMIUM

Premium:	£250.00
Insurance Premium Tax:	£30.00
Admin Fee:	£30.00
Total:	£310.00

SECTION 1 – PROPERTY – ALL RISKS OF LOSS OR DAMAGE

Location 1 Address:	Not Insured
Buildings	
Tenants Improvements	
Machinery Plant and Fixed Activity Equipment	
Contents	
Stock in Trade	
Retail Stock	
Beers Wines and Spirits	
Frozen Foods	

SECTION 2 – ACTIVITY EQUIPMENT IN STORE AND/OR TRANSIT AND/OR IN THE OPEN

Activity Equipment:	Not Insured
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SECTION 3 – BUSINESS INTERRUPTION, BOOK DEBTS, MONEY & LOSS OF LICENSE

Business Interruption	Not Insured
Cover	
Sum Insured	
Indemnity Period	

Book Debts	Not Insured
Outstanding Debt Balances	

Money	Not Insured
In Transit to and from Bank, in Bank Night Safe or on premises during Business Hours	
On Premises outside Business Hours in locked safe	
On Premises outside Business Hours not in locked safe	
In Gaming or vending Machines	

Non-Negotiable Money	
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Loss of License	Not Insured
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Limit of Indemnity	
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SECTION 4 – ELECTRONIC DATA PROCESSING SYSTEMS

Computer Equipment including Peripherals:	Not Insured
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Costs of Reinstatement of Data	
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Additional Extra Expenses	
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SECTION 5 – LIABILITY

Employers' Liability	
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Limit of Indemnity	Not Insured any one occurrence.
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	Principal Exceptions: Road Traffic Act Liability Offshore £5,000,000 limit each and every claim inclusive of costs in respect of Terrorism and/or Asbestos
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Public Liability	
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Limit of Indemnity	£2,000,000 any one claim or series of claims arising from one occurrence and unlimited in the aggregate in the Period of Insurance.
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	Principal Exceptions: Excluding Terrorism and/or Asbestos £500 Third Party Property Damage Excess
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Products Liability	
Limit of Indemnity	£2,000,000 any one claim and in all in the Period of Insurance.
	Principal Exceptions: Excluding Terrorism and/or Asbestos £500 Third Party Property Damage Excess

Turnover	£0.00
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POLICY EXCESSES APPLICABLE SECTIONS 1 – 4

Section 1	All claims other than Subsidence £250 Subsidence £1,000
Section 2	All other claims £250 Motorised Equipment £500
Section 3 a & b	Included within the excess payable under Sections 1 and/or 2. If no excess payable under Section 1 and/or 2, then the excess shall be deemed to apply to Section 3 (a) or (b).
Section 3 d & c	None
Section 4	£250

ENDORSEMENTS APPLICABLE

Minimum and Deposit Premium

It is hereby noted that the premium under sections Employers' Liability and Third Party – Public and Products Liability is subject to a minimum and deposit premium.

Public Liability £250 adjustable at a rate of 1% on Annual Turnover

The premiums shown above and any additional premium required by way of adjustment will be subject to the addition of Insurance Premium Tax.

Activity Endorsement

- all activities, including those on a sub-contracted basis, must be disclosed to Insurers;
- any new activities, including those provided on a sub-contracted basis, are referred to underwriters for prior approval;

- anyone who is visibly intoxicated and/or taken any drugs shall not be permitted to participate;
- all instructors and leaders hold the correct National Governing Bodies (NGB) qualification or have had an appropriately NGB-qualified technical advisor assess them. Where there is no relevant NGB qualification, all instructors and leaders have received appropriate training and assessment for, or are appropriately experienced to undertake instruction in the activities concerned;
- all activities are supervised by trained & experienced instructors;
- all participants of any water activity wears buoyancy aids;
- canoeing / kayaking activities do not exceed BCU grade 2;
- all equipment is checked for damage prior to hire;
- all participants using bicycles wear helmets;
- all participants of abseiling/climbing wear protective head gear and utilise safety ropes in all circumstances (not applicable to rock rotating climbing units, indoor climbing walls or indoor bouldering);
- all participants must wear Personal Protective Equipment (PPE) whilst involved in any activities organised/supervised by the Insured. PPE may include, but not be limited to, suitable safety hats, safety harnesses, overalls, gloves and life jackets;
- in respect of persons under the age of 16 years, the Insured obtains a signed indemnity form by a parent or guardian of the minor;
- the Insured shall only use bona fide sub-contractors who have adequate Public Liability Insurance, which must include an "Indemnity to Principal" extension, with a limit of indemnity of no less than the Insured's and the Insured shall obtain written proof of such;
- all activities must be risk assessed and documentary evidence of such must be permanently kept by the Insured;
- the Insured shall obtain a signed 'suitability to participate' form from all participants declaring their fitness, existing injuries and/or any medical conditions. A copy of said declaration must be retained by the Insured and made available for Insurers upon request. In respect of persons under 16 years, a counter signature by the parent or guardian is mandatory. A copy of said declaration must be retained by the Insured and made available for Insurers upon request;
- all participants must complete and sign a declaration to confirm that: a) they have been given a safety briefing and briefed on the risks involved; b) that they accept that these activities are dangerous and can result in death and/or injury; and c) that they accept the risks involved and are responsible for their own actions and/or involvement. In respect of persons under 16 years, a counter signature by the parent or guardian is mandatory. A copy of said declaration must be retained by the Insured and made available for Insurers upon request;
- all equipment must be operated in accordance with manufacturers' recommendations.

Excluding

- any liability in respect of pyrotechnics, explosives, fireworks and/or similar;
- any losses resultant from the pursuit(s) of climbing ad/or abseiling without the use of safety ropes (not applicable to rock rotating climbing units, indoor climbing walls or indoor bouldering)
- liability arising out of and/or caused by one participant to another participant and/or one member to another member.
- Any incident or claim arising out of the use of inflatables