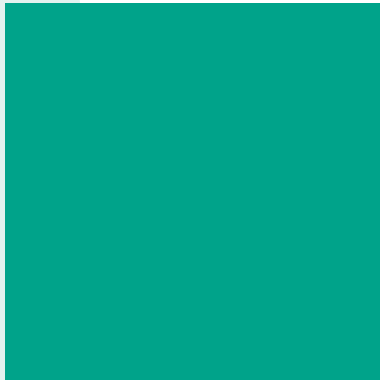
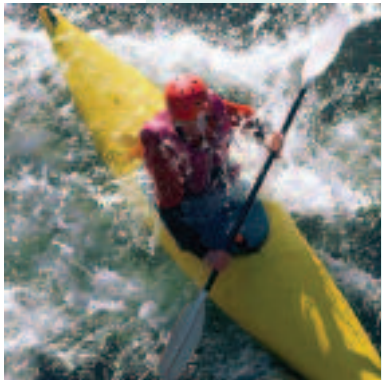


Adventure Activity

INSURANCE SCHEME

Customer Prospectus

Combined Liability Insurance and
Property and Business Interruption Insurance



Combined Liability Insurance

Summary of Cover

Public and Products liability

This will cover liability to others (such as clients, sub contractors and members of the general public) in connection with your Business activities arising from:

- Bodily injury or death of any person
- Accidental loss of or damage to the property of others

Limits of Indemnity:

Public Liability – £5,000,000 any one claim.

Products Liability – £5,000,000 in the aggregate.

Cover includes liability arising from actual instruction, subject to the instructor or leader having the necessary qualifications or experience to undertake instruction in the activities in question.

Cover also extends to indemnify you in respect of your legal liability to others arising from the actions of any voluntary helpers whilst under your direction. However, it is important to note that the insurance does not provide any cover for the helper him or her self. Voluntary in this context means receiving no payments at all, apart from reimbursement of 'out of pocket' expenses.

Your attention is drawn to the following restrictions:

The Sea – There is an absolute exclusion under this insurance in respect of watercraft of 8 metres or more. In addition to that, we require that in respect of sea based activities, these be restricted to UK Territorial Waters, and in any event, to activities within sight of land. Insurance can be extended to cover the use of larger chartered craft, but only provided that the craft owners have arranged Third Party Marine Liability cover in respect of your activities, and only then, by prior referral to us.

Power Boats – This insurance does not cover any liability arising from the ownership possession or use of power boats, other than as safety boats for other water based activities.

Mechanically Propelled Vehicles – There is an exclusion in respect of the ownership possession or use of any mechanically propelled vehicles.

Diving – No cover is provided in respect of diving.

Territorial Limits – The insurance will cover activities anywhere in the world excluding The United States of America and Canada or any territory within their jurisdiction.

However, for cover to be operative, it is essential that you notify us of any activities taking place outside the United Kingdom, the Channel Islands or the Isle of Man.

Errors and Omissions liability

This will cover liability to others in connection with your Business activities and arising from any negligent act, error or omission giving rise to loss other than for injury or physical loss (covered above) for which a claim is first made during the period of insurance.

Limit of Liability – £100,000 in the aggregate.

This cover is on a claims made basis which means that only those claims made against you and notified to Underwriters during the period of the Certificate will be covered. The implication of this is that if you let the Certificate lapse, all cover ceases. This is not the case with the Public, Products or Employers Liability cover, where, so long as cover was in place at the time of the incident giving rise to liability, and provided you inform us immediately that you are aware of the incident or claim, it does not matter when the claim is actually made against you.

If you know of any incidents which may give rise to a claim, you must be very careful to disclose them before the renewal date of the insurance because if you do so after the renewal date, there may be no cover.

Employers Liability Insurance

This will cover liability in respect of injury sustained by Directors or Employees arising out of and in the course of employment by you in connection with your Business activities.

Limit of Liability – £10,000,000 any one claim or series of claims arising out of one occurrence.

Exclusions

The principal exclusions are in respect of:

- Aerial sports
- Asbestos
- Cyber Liability
- Ownership or use of motor vehicles, aircraft or watercraft (other than those described above)
- Pollution
- War & Terrorism
- Total Abuse
- You will be liable for the first £500 of each claim in respect of property damage and in respect of claims made under the Errors and Omissions cover.

This is a summary of the cover available, the Certificate itself defines the precise terms and conditions of the cover provided. We will be happy to provide you with a copy of the Certificate if you request one.

Insurer Details

Charrington (962) Limited acting for and on behalf of J H A Thomas Syndicate 1607 at Lloyd's who, under a binding authority agreement, have given us authority to quote and confirm insuring terms, conditions and premiums.

Premiums collected under this binding authority are held on behalf of Insurers and is therefore not regarded as client money (Please refer to Section 2 of the Customer Information Leaflet).

Charrington (962) Limited
17th Floor
30 St. Mary Axe
London
EC3A 8BF

Property and Business Interruption Insurance

Summary of Cover

Section 1 - Buildings

"All Risks" of loss or damage, including Subsidence, Heave and Landslip. Excess £250, increasing to £500 in respect of Storm, Flood and Burst pipes and £1,000 or 5% of the reinstatement value of the damaged Buildings for Subsidence.

Additional Covers:

Additional Expenses – Professional fees, debris removal, Local Authority requirements and Delivery or resiting of Buildings.

Loss of Rent – up to 10% of the Buildings sum insured.

Section 2 - Contents

"All Risks" of loss or damage.

Excess £250.

Additional Covers:

- Freezer contents – up to 5% of the sum insured.
- Site machines – extends cover for maintenance tools, equipment and self propelled plant whilst anywhere on the insured Premises. Limit £10,000 any one machine.
- Loss of Money
 - Crossed cheques and non-negotiable money £100,000
 - Money in transit £5,000 *
 - Money in the residence of a partner, director or employee £500
 - Money in the Buildings
 - during Business hours £5,000
 - out of Business Hours secured in a locked safe £1,000
 - out of Business Hours not secured in a safe £350*Subject to Transit warranty.
- Personal assault
 - Death/ Capital Benefits £10,000
 - Weekly Benefits £100 or 100% of gross weekly wage whichever is the lower

Equipment away from the insured Premises

Cover can be extended to insure sports equipment anywhere in the United Kingdom, subject to the following additional exclusions:

- Breakage of glass, or articles of a brittle nature.
- Theft or attempted theft from an unattended vehicle or trailer unless all doors and the boot are locked and the keys removed from the vehicle and the windows and other means of access adequately secured and audible alarms and immobilisers (where fitted) set for operation.
- Loss of or damage to equipment in use (This exclusion can be deleted subject to the payment of an additional premium).

Section 3 - Business Interruption

Following loss or damage by all events covered under the Buildings and Contents sections, plus:-

- Infestation by vermin
- Contagious and/or infectious illness or quarantine restrictions at or preventing access to the Premises
- Food poisoning caused by the consumption of food obtained from the Premises

- Defective sanitary arrangements or pollution of the water supply at or to the Premises
- Murder and/or suicide at the Premises
- Death, injury or illness of the key person
(See quotation for details of person(s) insured)
- Pollution of beaches within 5 miles of the insured Premises caused by oil spillage

Additional Covers:

- Denial of Access
- Public Utilities Extension

This is a summary of the cover available, the Certificate itself defines the precise terms and conditions of the cover provided. We will be happy to provide you with a copy of the Certificate if you request one.

Insurer Details

Catlin Insurance Company (UK) Ltd who, under a binding authority agreement, have given us authority to provide insuring terms, conditions and premiums and to settle claims on their behalf.

Premiums collected under this binding authority are held on behalf of Insurers and is therefore not regarded as client money (Please refer to Section 2 of the Customer Information Leaflet). We are acting on behalf of the Insurers when dealing with claims and not you as the Insured.

Catlin Insurance Company (UK) Ltd
3 Minister Court
Mincing Lane
London
EC3R 7DD

Additional Information

Law to be Applied

Unless otherwise agreed, any Insurance arranged through Jardine Lloyd Thompson Leisure will be subject to English Law and any dispute relating to it, subject to the jurisdiction of the English courts.

Complaints Procedure

It is always our intention to provide a first class standard of service, however if you have any cause for complaint, you should in the first instance write to:

*The Managing Director
Jardine Lloyd Thompson Leisure
Roebuck House
Brunswick Road
Gloucester
GL1 1LU
Telephone (01452) 511400*

In the unlikely event that the matter is not resolved to your satisfaction please refer to the Customer Information Leaflet for details of how to take your complaint further.

01452 511430

adventure_activity@jltgroup.com



JARDINE LLOYD THOMPSON
Leisure

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