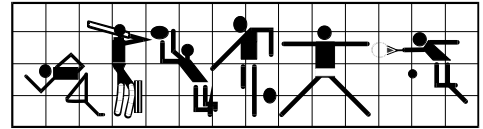


Policy Schedule



SPORTSCOVER

Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number

PLON99/0100018

The Insured	YOUNG TRADING LLP TRADING AS ESCAPE SURF SCHOOL
Address	35 FORE ST NEWQUAY CORNWALL TR7 1HD UNITED KINGDOM
Broker	ENDSLEIGH INSURANCE SERVICES LTD
Brokers Address	HADLEY HOUSE, SHURDINGTON RD CHELTENHAM GL51 4UE UNITED KINGDOM
Sport / Activities	SURF COACHING & SURF EQUIPMENT HIRE
Teams / Members	£67,000 WAGEROLL £150,000 TURNOVER 15 PARTICIPANTS PER SESSION 10 SESSIONS PER WEEK
Period of Insurance	From 1/06/2022 to 31/05/2023. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257210W

Section	Limit of Indemnity	Excess
PUBLIC & PRODUCTS LIABILITY:	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability	£250
EMPLOYERS LIABILITY:	£10,000,000 any one Occurrence	£NIL
PROFESSIONAL INDEMNITY:	£1,000,000 any one Claim, limited to £1,000,000 in the aggregate	£NIL
Retroactive Date:	1/06/2021	

SUB-CONTRACTORS CONDITION

All sub contractors engaged by You shall have in force and effect Public Liability Insurance for third party Bodily Injury or Damage to Property with a minimum limit of indemnity limit of £5,000,000 throughout the duration of their contract with You.

You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract.

COACHING CONDITION

In respect of sports coaching; all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' practical coaching experience for the sport in question.

LIFE JACKET OR BUOYANCY AID/PERSONAL FLOATATION DEVICE CONDITION

All participants must wear a Life Jacket or Buoyancy Aid/Personal Floatation Device whichever is more appropriate, other than in respect of Open Water Swimming or Surfing or in other circumstances only where a fully documented risk assessment has been undertaken.

LIFEGUARD CONDITION

For all swimming activities provided by You, there must be adequate supervision by a qualified lifeguard at all times.

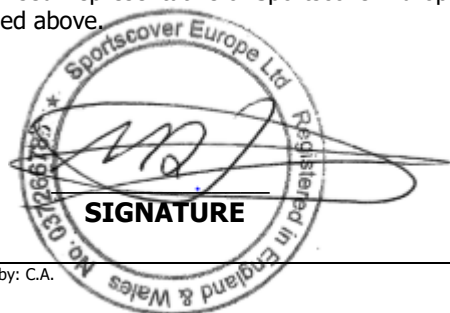
COMMUNICABLE DISEASE EXCLUSION

This exclusion is applicable to the Public & Products Liability Section only.

It is understood and agreed that this Policy does not cover any loss caused directly or indirectly, contributed to, by, or attributable to a Communicable Disease or fear or threat of a Communicable Disease.

Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.



14/06/2022
DATE

PL Premium	£ 472.50
EL Premium	£ 369.34
Combined Premium	£ 841.84
IPT	£ 101.02
Underwriter Fee	£ 35.00
Total	£ 977.86

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