

# CASE Insurance Policy Schedule

**Policy Number - 019374/01/21**

**Renewal Schedule Number 1**

**Issue date of Schedule - 30/12/2020**

This policy is issued by aQmen Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

**The Policyholder / Insured:** Ascend Adventure Limited

**Trading as (if applicable):** Not Applicable

**Agent Name:** Insurance Experts Ltd

**Agent Address:** The Old Surgery, Moulsham Street, Chelmsford, Essex CM2 0JJ

**Principal Risk Address:** 83 King Street, Norwich, Norfolk NR1 1PH

**The Premises:** The Principal Risk Address as above and/or as stated in the Schedule of Locations.

**The Business:** Carrying on *Business* and/or *Business Activities* as defined within the Policy  
Organising programmes and events (inc. residentials up to 7 days) for disadvantaged persons. Activities include: walking tours / trekking; cooking; bushcraft; fire making; team building; leadership challenges; orienteering; overnight camping. Other activities such as kayaking, canoeing, caving and archery are delivered by third parties with their own insurance(s) at their respective activity centres.

**Effective Date of Quote:** 17 January 2021

**Period of Insurance:** From 17 January 2021 to 16 January 2022 (both days inclusive)

**Terms and Conditions:** In accordance with the details set out in this *Schedule*

**Policy Wording:** CaSE Charity Combined CC1-5A


This Policy is issued by aQmen Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
<b>Part A</b> - All Sections	Aviva Insurance Ltd	100719892BDN
<b>Part B</b> - Legal Expenses	Not Applicable	
<b>Part C</b> - All Sections (other than Section 18 Professional Indemnity)	Not Applicable	
Section 18 Professional Indemnity	Not Applicable	
<b>Part D</b> - All Sections	Not Applicable	
<b>Part E</b> - Travel	Not Applicable	

**Long-Term Undertaking:** Not Applicable

<b>First Premium in respect of this Renewal Schedule Number 1:</b>	Total Premium:	£ 454.50
	Insurance Premium Tax(12%)	£ 54.54
	Policy Fee:	£ 35.00
	Total Amount Due:	£ 544.04

**Authorised Signatory:**



## Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert Insurers to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
  - a. matter of fact is substantially correct; and
  - b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

## Claims Notifications

If insured for Section 14 Legal Expenses please call the helpline for legal advice as soon as *You* are aware of an incident.

Aviva Commercial Legal Protection 0345 300 1899

For confidential advice on legal or tax matters in the United Kingdom please call Aviva Legal and Tax Helpline 0345 300 1899

If insured for Section 19 Lorega Commercial Loss Recovery Service

In the event of a Property Damage Loss Recovery Claim, please call aQmen Underwriting on 0333 800 9858;

In the event of a Cyber Recovery Claim please call the Lorega Cyber Recovery emergency line on 020 7767 3075

For all other claims please give immediate notice to Aviva Insurance Limited via the dedicated 24 (twenty-four) hour Claims Service: Telephone: 0800 015 1498

Please refer to your Policy "What you should do in the event of a Claim" for further details.

## Sections of Cover

### Part A - Commercial Combined

Section 1 - Property Damage All Risks	<b>Not Insured</b>
Section 2 - Business Interruption All Risks	<b>Not Insured</b>
Section 3 - Specified Business Equipment All Risks	<b>Not Insured</b>
Section 4 - Terrorism	<b>Not Insured</b>
Section 5 - Equipment Breakdown	<b>Not Insured</b>
Section 6 - Money and Personal Accident Assault	<b>Not Insured</b>
Section 7 - Group Personal Accident	<b>Not Insured</b>
Section 8 - Goods in Transit	<b>Not Insured</b>
Section 9 - Employers' Liability	<b>Insured</b>
Section 10 - Public Liability	<b>Insured</b>
Section 11 - Products Liability	<b>Insured</b>
Section 12 - Loss of Licence / Registration	<b>Not Insured</b>
Section 13 - Motor NCD and Excess Protection	<b>Not Insured</b>

### Part B - Legal Expenses

Section 14 - Legal Expenses	<b>Not Insured</b>
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### Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<b>Not Insured</b>
Section 16 - Employment Practice Liability	<b>Not Insured</b>
Section 17 - Fidelity Guarantee / Crime	<b>Not Insured</b>
Section 18 - Professional Indemnity	<b>Not Insured</b>

### Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<b>Not Insured</b>
Section 19B - Property Damage Loss Recovery	<b>Not Insured</b>

### Part E - Business Travel

Section 20 - Business Travel	<b>Not Insured</b>
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## Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy Sums Insured. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

### PART A - COMMERCIAL COMBINED

#### Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i> But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 10,000,000 £ 5,000,000
<b>Section 9 - Excess Applicable</b>	
Each and every loss	Nil

#### Section 10 - Public Liability

Description	Limit of Indemnity
<b>Public liability</b> - Any one <i>Event</i> In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000 £ 5,000,000
<b>Care &amp; Treatment</b> In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
<b>Hirers' liability</b> - Any one <i>Event</i>	£ 1,000,000
<b>Section 10 - Excess Applicable</b>	
Each and every Event in respect of third party property damage only	£ 250

#### Section 11 - Products Liability

Description	Limit of Indemnity
<b>Products Liability</b> - in the aggregate for the <i>Period of Insurance</i> In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000 £ 5,000,000
<b>Section 11 - Excess Applicable</b>	
Each and every Event in respect of third party property damage only	£ 250

#### Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

**Sections 9, 10 and 11 Extensions include**

- 1 - Corporate Manslaughter Legal Defence Consts
- 4 - Indemnity to Principals
- 5 - Crisis Event and Reputation Protection Costs

**Limit of Indemnity**

- Included
- Included
- Up to £ 50,000

**Sections 10 and 11 Extensions include**

- 3 - Pollution or Contamination
- 5 - Legionellosis
- 6 - Financial Loss
- 7 - Advertising Liability

**Limit of Indemnity**

- Included
- Included
- £ 250,000
- £ 250,000

**Sections 10 and 11 Extensions include Limit of Indemnity**

- 1 - Contingent Motor liability
- 4 - Data Protection
- 6 - Libel and Slander
- 12 - Contractual Liability
- 13 - Property Owners Liability

**Limit of Indemnity**

- Included
- £ 1,000,000
- Up to £ 250,000
- Included
- Included

## Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

**Number of Premises:** 1

**Premises 1:** 83 King Street  
Norwich  
Norfolk  
NR1 1PH

### The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

### Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Not Applicable

### Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable  
Business Interruption Not Applicable

### Security at this Location

Intruder Alarm Type Not Specified  
Subject to Survey No

### Endorsements specific to this Location

None

Other Premises Insured: None

## Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

### Reference

CCE0118^

#### **Burning of Debris Endorsement**

##### **Applicable to Section 10 - Public Liability**

When burning debris the *Insured* will ensure that:

- 1 fires are in a cleared area and at a distance of at least 10 (ten) metres from any property and from the perimeter boundary;
- 2 fires will not be left unattended whilst alight;
- 3 no accelerants are used on the bonfire;
- 4 suitable fire extinguishers are kept available at the scene of operations for immediate use;
- 5 fires are extinguished and a thorough check is made of the site at least one hour prior to leaving;
- 6 no household rubbish, rubber tyres, or anything containing plastic, foam or paint is to be burned.

Subject otherwise to the terms, conditions and exclusions of the Policy.



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## Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

None

## Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

## Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

**Claims History:** The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

None declared

**Annual Income:** The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 40,000

### Additional Underwriting Information

- Urban Archery Collective not currently up and running

## Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	0	£ 0	No
Volunteers	1	£ 0	Yes
Carers, Teachers (Juvenile Service Users)	1	£ 4,000	No
Approx. Number of Programs per Annum	15	£ 0	No

## Employers Reference Number

475/WA94731



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

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number:	019374/01/21
Name of Policyholder:	Ascend Adventure Limited
Date of Commencement of Insurance:	17 January 2021
Date of Expiry of Insurance:	16 January 2022

We hereby certify that subject to paragraph 2

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of  
Aviva Insurance Limited  
(Authorised Insurers)

Authorised Signatory  
Colm Holmes  
Chief Executive Officer, UK Insurance

### 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.

**It is recommended that you retain a copy of each Employers' Liability certificate issued to you**



## Certificate of Public Liability Insurance

**Policy Number:** 019374/01/21

**Name of policy holder:** Ascend Adventure Limited

**Date of Commencement of Insurance:** 17 January 2021

**Date of Expiry of Insurance:** 16 January 2022

**Business:** Charity or Social Enterprise, and as per Policy.

### Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

**Date of Issue:** 30 December 2020

*This certificate does not form part of the policy or the policyholder's contract with Aviva Insurance Limited.*

**Aviva Insurance Limited.** Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH; Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

*This certificate provides evidence that Public Liability Insurance cover is in force. Please see the policy document for full details.*

A handwritten signature in black ink, appearing to read "Andy Briggs", written over a horizontal line.

Authorised Signatory  
Andy Briggs  
Chief Executive Officer -UK & Ireland General Insurance