

SCHEDULE

This Schedule should be read in conjunction with Your Marquee Hirers Policy Wording.

Agreement Number: ERGO14/6018		
RETAIL PACKAGE POLICY	SCHEDULE	
Policy Number		Date Issued
WEALD2010/0001280		04 May 2016

THE INSURED:	P Wintercrane t/a Bigtopmania
POSTAL ADDRESS OF THE INSURED:	As per details held
RISK ADDRESS TO BE INSURED:	1. Swallowcroft Chapmans Well Launceston PL15 9SG 2. Launceston Self Storage, Scarne Business Park, Launceston. Cornwall. PL15 9HS
BUSINESS DESCRIPTION:	Marquee and/or equipment hire including cover whilst in use by hirers and client
PERIOD OF INSURANCE:	21 May 2016 to 20 May 2017 inclusive
EFFECTIVE DATE:	21 May 2016
REASON FOR ISSUE:	Renewal
PREMIUM DUE (EXCL. IPT):	£1,192.87
INSURANCE PREMIUM TAX:	£113.32
TOTAL PREMIUM DUE:	£1,306.20
POLICY VERSION REFERENCE:	Marquee Hirers TLUL1249
BROKER:	Weald Insurance Brokers Ltd
BROKER ADDRESS:	Falcon House, Black Eagle Square, Westerham TN16 1SE

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'OPERATIVE' IS SHOWN.

WHERE THERE IS NO INSURANCE THE WORDS 'NO' OR 'NOT OPERATIVE' ARE SHOWN

**THIS INSURANCE IS EFFECTED BY
ERGO VERSICHERUNG AG, UK BRANCH**

Signed and Dated:

Authorised Signature:



Date: 04 May 2016

ERGO Versicherung AG, UK Branch. Registered in England and Wales. Registration No. BR016401.
Registered Office: 55, King William Street, London, EC4R 9AD.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.

SECTION 1A – BUILDINGS, CONTENTS & STOCK		SECTION: NOT OPERATIVE				
N.B. Wherever a figure appears in brackets below the Sum Insured, the figure in brackets is deemed to be the Declared Value of that item.						
PROPERTY INSURED						
Item No	Premises and Description	Buildings	Contents	Stock	Miscellaneous (as described)	Total
	TOTAL SUM INSURED					
PERILS TO SECTION 1A WHICH ARE OPERATIVE:						
Perils		Operative (Yes/No)		Excess (each and every loss)		
A) Fire		Yes		£250		
B) Lightning		Yes		£250		
C) Aircraft		Yes		£250		
D) Explosion		Yes		£250		
E) Earthquake		Yes		£250		
F) Riot, Civil Commotion, Malicious Persons		Yes		£250		
G) Storm and Flood		Yes		£250		
H) Escape of Water		Yes		£250		
I) Impact		Yes		£250		
J) Falling Trees		Yes		£250		
K) Falling Aerials		Yes		£250		
L) Leakage of Beer		Yes		£250		
M) Sprinkler Leakage		Yes		£250		
N) Theft		Yes		£250		
O) Subsidence		Yes		£1,000		
P) Any Other Accident		Yes		£250		

SECTION 1B – ALL RISKS (SPECIFIED ITEMS) BEING MARQUEES AND ALL HIRED EQUIPMENT		SECTION: OPERATIVE	
ITEMS INSURED			
Item No	Description	Geographical Area	Sum Insured
1.	Marquees and all hired equipment at base, on site and in transit including hired in goods	European Union	£128,750
2.	Tools	European Union	£nil
EXCESSES APPLICABLE (each and every loss)		All Items	£250 each and every loss at base, increasing to £500 away from base.

SECTION 1C – MONEY AND ASSAULT		SECTION: NOT OPERATIVE	
ITEMS INSURED (MONEY)			
Item	Description	Limits of Liability	
a)	In transit within the Territorial Limits or in a bank night safe		
b)	From the Premises during Business Hours		
c)	From the Premises out of Business Hours:		
	i) in locked safes or strongrooms as specified below		
	ii) in unspecified locked safes or strongrooms		
	iii) not in a locked safe or strongroom		
d)	In the private residence of the Insured or an authorised Employee		
e)	From gaming amusement or vending machines on the Premises		
DETAIL OF SAFES AND STRONGROOMS			
Description		Limits of Liability	
Specified Safe(s) Make and Model:		£0	
TABLE OF COMPENSATION (ASSAULT)			
Benefit	Description	Limits of Liability	
1	Death		
2	Loss of Limb		
3	Loss of Sight		
4	Permanent Total Disablement		
5	Temporary Total Disablement		

SECTION 1D – GOODS IN TRANSIT		SECTION: Covered under Section 1b	
ITEMS INSURED			
Item	Description	Limit of Liability	
1	Property as defined herein whilst in transit by Vehicles operated by the Insured, hauliers subject to the Conditions of Carriage, or by rail or post.	As per section 1b	
EXCESSES APPLICABLE (each and every loss)		All Items	As per section 1b

SECTION 1E – DETERIORATION OF STOCK		SECTION: NOT OPERATIVE
ITEMS INSURED		
Item	Description	Sum Insured
1		
EXCESSES APPLICABLE (each and every loss)		All Items £100

SECTION 2A – GROSS PROFIT & BOOK DEBTS			SECTION: NOT OPERATIVE	
Item No	Description	Operative (Yes/No)	Sum Insured	Maximum Indemnity Period (months)
1	Gross Profit	No		
2	Estimated Gross Profit	No		
3	Book Debts	No		

PERILS TO SECTION 2A WHICH ARE OPERATIVE:	
Perils	Operative (Yes/No)
A) Fire	Yes
B) Lightning	Yes
C) Aircraft	Yes
D) Explosion	Yes
E) Earthquake	Yes
F) Riot, Civil Commotion, Malicious Persons	Yes
G) Storm and Flood	Yes
H) Escape of Water	Yes
I) Impact	Yes
J) Falling Trees	Yes
K) Falling Aerials	Yes
L) Leakage of Beer	Yes
M) Sprinkler Leakage	Yes
N) Theft	Yes
O) Subsidence	Yes
P) Any Other Accident	Yes

SECTION 2B – LOSS OF LICENCE		SECTION: NOT OPERATIVE
ITEMS INSURED		
Item	Premises	Limit of Indemnity
1		

SECTION 3A – EMPLOYERS' LIABILITY		SECTION: OPERATIVE
LIMIT OF INDEMNITY		
Section	Description	Limit of Indemnity
Employers' Liability	Any One Event	£10,000,000

SECTION 3B & 3C – PUBLIC LIABILITY AND PRODUCTS LIABILITY		SECTION: OPERATIVE
COVER		
Section	Description	Limit of Indemnity
3B	Public Liability (any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance)	£5,000,000
3C	Products Liability (any one occurrence and in the aggregate in the Period of Insurance)	£5,000,000
EXCESS: The Insured shall bear the following amount of each and every claim in respect Property Damage 3B: £250 each and every loss		

SECTION 4 – TERRORISM	SECTION: NOT OPERATIVE
SECTIONS APPLICABLE	SUMS INSURED
1A Buildings, Contents & Stock	As specified in the applicable part of this Schedule
1B All Risks (Specified Items)	As specified in the applicable part of this Schedule
2A Gross Profit & Book Debts	As specified in the applicable part of this Schedule

SECTION 6B – SPECIAL CONDITIONS AND CLAUSES		
SPECIAL CONDITIONS & CLAUSES WHICH ARE OPERATIVE (as detailed in Sub-Section 6B)		
CONDITION/CLAUSE		OPERATIVE (Yes/No)
6.1	Alarm Clause	No
6.2	Composite Panels	No
6.3	Electrical Circuit Maintenance Warranty	Yes
6.4	Frying and Cooking Equipment	No
6.5	Waste Removal (Combustible Waste, Weekly Removal)	No

SUBJECTIVITIES
Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations; Sub-Section 6A General Condition 6.19 of the Policy document refers)
Subjectivities:
Basis of claims settlement in respect of section 1B – The settlement of claims will be on the basis of repair or replacement as new.
Cover in respect of Sections 3 A , B and C - excludes any cover for artists and entertainers and sub contracted artists provided by or used by clients in respect of Employers liability and in respect of Public and Products liability excludes damage or injury caused by such artists, entertainers and sub contracted artists.
Cover under Sections 3 a , b and c is granted subject to the following warranty - When flooring is installed on site above 1.5 metres above ground level scaffolding support or Acro Props shall be used to support such flooring .

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy) or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Contract No. ERGO14/6081

Policy No. WEALD2010/0001280

1. Name of Policy holder : P Wintercrane t/a Bigtopmania

2. Date of commencement of insurance policy: 21 May 2016

3. Date of expiry of insurance policy : 20 May 2017

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 **(b)**
2. **(a)** the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed for and on behalf of ERGO Versicherung AG, UK Branch (Authorised Insurer) by:



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 the applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraph 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. The Underwriters on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:

Weald Insurance Brokers Ltd
Falcon House
Black Eagle Square
Westerham TN16 1SE