

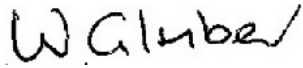
# Policy Schedule

## Combined Liability

---

<b>Wording reference:</b>	Ascot 1414 - Combined Liability Wording V1.0
<b>Unique Market Reference Number:</b>	B6022PK24RQ548M4X
<b>Policy number:</b>	BI11C42472A
<b>Insured name:</b>	Mr M Day T/a Sumo Experience
<b>Correspondence Address:</b>	18 Caradon Close, Woking , GU21 3DU
<b>Premises Address:</b>	18 Caradon Close, Woking , GU21 3DU
<b>Business description:</b>	Organiser of Sumo Suit Parties
<b>Period of insurance:</b>	<b>Effective from:</b> 04/11/2024
	<b>To:</b> 03/11/2025

*Both dates inclusive*

<b>Total Employers' Liability Premium</b>	£0.00 100% minimum & deposit
<b>Total Public/Products Liability Premium</b>	£0.00 100% minimum & deposit
<b>Total premium</b>	£200.00
<b>Insurance Premium Tax (IPT):</b>	£24.00
<b>Policy fee:</b>	£15.00
<b>Total payable:</b>	£239.00
<b>Binding underwriter:</b>	GM Imber & Sons Limited
<b>Subscribing Insurers:</b>	Ascot Syndicate 1414 at Lloyd's (100%)
<b>Signed for and on behalf of the Binding Underwriter</b>	
<b>Date of issuance:</b>	12/11/2024

---

G M Imber & Sons Ltd are acting on behalf of the Underwriters in performing its duties under a binding authority with unique market reference B6022PK24RQ548M4X.

Contracting Parties:

**Subscribing Insurers: Syndicate 1414 at Lloyd's**

Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales (No.04098461). Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY.

**Binding Underwriter: GM Imber & Sons Limited**

GM Imber & Sons Limited is authorised and regulated by the Financial Conduct Authority No: 448476. GM Imber & Sons Limited is registered in England No: 560297. Registered Office: 77A High Street, East Grinstead, West Sussex, RH19 3DD

---

Limit of Indemnity

**Section 1 – Employers' Liability**

NOT INSURED

**Limit of Indemnity:**

NOT INSURED

**Section 2 – Public Liability**

INSURED

**Limit of Indemnity:**

£5,000,000 any one occurrence inclusive of all costs and expenses

**Section 3 – Products Liability**

INSURED

**Limit of Indemnity:**

£5,000,000 any one occurrence and in the aggregate inclusive of all costs and expenses

Excess (if Section Insured)

**Section 1 – Employers' Liability:**

Nil

**Section 2 – Public Liability – Third Party Property Damage:**

£250

**Section 2 – Public Liability – Third Party Bodily Injury:**

Nil

**Section 3 – Products Liability:**

£250

## Applicable Endorsements

LIAB002 - Bona-fide Sub-contractors Condition Precedent

LIAB046 – Inflatable Condition Precedent

LIAB050 – Mechanical Ride Condition Precedent

---

### Important notice

#### These Endorsements are Conditions Precedent

**We** are only prepared to provide cover under the **Sections** identified in this **Endorsement** if **You** take the steps and precautions to reduce the risk of losses which are specified as condition precedent.

If **You** do not comply with this condition precedent **We** will not be liable for any claims under the **Sections** of cover to which they apply.

**We** will not rely on a condition precedent in this **Endorsement** to exclude, limit or discharge our liability for a loss if, where Section 11 of the Insurance Act 2015 applies, **You** can prove that non-compliance could not have increased the risk of a loss which actually occurred in the circumstances in which it occurred.

---

## LIAB002 - Bona-fide Sub-contractors Condition Precedent

It is a condition precedent to **Our** liability under the Employer's Liability, Public Liability and Products Liability Sections of this **Policy** that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for **You** and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £5,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for **You**.

**You** shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by **Us** when required.

## LIAB046 – Inflatable Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any bouncy castle or other inflatable equipment is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. the use of equipment is supervised by a responsible adult (18 years of age or over) at all times.
4. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

## LIAB050 – Mechanical Ride Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any rodeo bulls, surf machines or other mechanical rides is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. The equipment is operated by **You**.
4. the use of equipment is supervised in accordance with manufacturer's operating manual by a responsible **Employee** (18 years of age or over) at all times.
5. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

An increased excess of £1,000 each and every claim shall apply in respect of any Bodily Injury Claim made in respect of the use of any rodeo bulls, surf machines or other mechanical rides.

All other terms conditions and exclusions of the **Policy** remain unaltered.

## Schedule of Equipment

Equipment	Serial No. (if applicable)	Value
Sumo Suits		

### HOW TO REPORT A CLAIM

Should You need to report or make a claim, please contact Ascot Syndicate 1414 at Lloyd's specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise us to do this on Your behalf.

Woodgate and Clark Limited  
42 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4AJ

	Telephone:	E-mail:
Claims	+44 (0) 1732 520260	<a href="mailto:newclaim@woodgate-clark.co.uk">newclaim@woodgate-clark.co.uk</a>
Out of office	+44 (0) 1732 520270	

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

### What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible, provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.