

Liability Insurance Schedule

Self Assured Underwriting Agencies Limited

Form SAUA PLPS 01/20



Schedule

1.1	Policy Number:	SALSALIA/J217774/0332/21	
1.2	Wording:	Liability Insurance Policy (SAUA Leisure PLPW0120)	
1.3	Insured:	Urban Outdoors Adventures in Nature Ltd	
1.4	Insured Address:	60d Bartholemew Road, London, NW5 2AJ	
1.5	Period of Insurance:	From: 19 September 2021 To: 18 September 2022 Both dates inclusive Local Standard Time at the address stated above	
1.6	Business:	Forest school practitioner providing activities for children & adults of all ages. General forest school work including shelter building, use of hand tools (including knives), tree climbing to five (5) metres, use of swings rope swings and play equipment, occasional lopping/coppicing, felling (diameters less than 6”), foraging, low level charcoal making (twigs/tins/cans), green woodworking, gardening sessions including tuition, pond/stream dipping, face painting, birthday parties, camp fires, overnight camps etc.	
1.7	Limit of Liability:	Employers Liability:	GBP 10,000,000 any one Occurrence , including defence costs and expenses
		Public Liability:	GBP 5,000,000 any one Occurrence , defence costs and expenses in addition
		Products Liability:	GBP 5,000,000 any one Occurrence and in the aggregate, defence costs and expenses in addition
1.8	Excess:	Property Damage GBP 250 each and every Occurrence	
1.9	Premium:	Employers Liability	GBP 275.00
		Adjustable on clerical Employees at:	
		Adjustable on all other Employees at:	0.5500%
		Public/Products Liability	GBP 275.00
		Adjustable on United Kingdom turnover:	0.2500%
		Insurance Premium Tax:	GBP 66.00
		Total Premium:	GBP 616.00



1.10 Endorsements:

1. Excess

We shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from Damage to Property.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

All other terms and conditions remain unaltered.

2. Bona Fide Sub-Contractors Extension

SEL 079 12/15

We will cover **You** under this policy against liability arising from work undertaken on **Your** behalf by independent contractors (not defined as **Employees**) provided that at the time of engaging such contractors **You** have obtained and retained a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Employees**; and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a Limit of Liability not less than that applying to this policy and containing a clause covering **You** as a principal.

All other terms and conditions remain unaltered.

3. Participant to Participant Extension

SEL 147 12/15

This policy is extended to include liability, where requested by **You** as if individual cover had been issued to each individual participating in **Your Business**, subject to the following conditions:

- (a) this policy will not apply where there is a more specific insurance in force; and
- (b) nothing contained herein shall increase **Our** liability under the Limit of Liability stated in the Schedule.

All other terms and conditions remain unaltered.

4. Professional Liability Exclusion

SEL 119 12/15

We will not cover **You** under this policy against liability arising from or connected with **Your** failure to fulfil **Your** professional duties.

All other terms and conditions remain unaltered.

5. Treatment Exclusion

SEL 056 12/15

We will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

6. Tour Operators Liability Exclusion

SEL 060 12/15

We will not cover **You** under Section 2 – Public Liability against liability arising from any package travel arrangement.

All other terms and conditions remain unaltered.



7. Use of Rope Swing or Similar Play Equipment Condition

SEL 171 12/15

On each occasion prior to the commencement of the use of any rope swing or similar play equipment **You** must ensure that the following precautions are complied with:

- (a) the rope and attachment are tested for strength by pulling firmly;
- (b) the rope is checked from fraying or damage and if found to be frayed or damaged in any way immediately withdrawn from use and replaced as soon as practicably possible;
- (c) the tree is inspected to ensure that it is suitable to hold the rope swing or similar play equipment;
- (d) the full height from the end of the rope to its highest likely swing point is not to exceed two (2) metres from ground level;
- (e) the potential fall zone shall be suitable terrain or grass, bare earth or leaf litter typical of woodland floors and checked for any hazards including for example sharp objects and such hazards removed before the commencement of use.

We shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

8. Pond and Stream Supervision Condition

SEL 174 12/15

You must ensure that at all times whilst participants are in the pond or stream they are under constant adult supervision with a ratio no greater than one (1) supervisor per ten (10) participants.

We shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

9. Proprietary Brand Products Condition (Face Painting)

SEL 049 12/15

You must ensure that only proprietary brand products will be used in connection with **Your Business** and such products will be stored in accordance with the manufacturer's instructions.

We shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with this Condition.

All other terms and conditions remain unaltered.

10. Height Limit (Five (5) Metres) Exclusion

SEL 018a 12/15

We will not cover **You** under Section 1 – Employers Liability and Section 2 – Public Liability against liability arising from any work carried out at heights exceeding five (5) metres above ground level.

All other terms and conditions remain unaltered.



1.11 **Notification of Claims to:**

Charles Taylor General Adjusting Services Limited
The Minster Building
21 Mincing Lane
London
EC3R 7AG

Tel: 020 7336 8500
Email: XLcatlinclaims@ctplc.com

Signed:

A handwritten signature in black ink, appearing to read "Rob Garrett". The signature is written in a cursive, flowing style.

Rob Garrett
Self Assured Underwriting Agencies Limited
on behalf of XL Catlin Insurance Company UK Limited

Dated: 21 September 2021



Liability Statement of Fact

Self Assured Underwriting Agencies Limited

Important Notice

Please read the following information carefully as it is a record of the information given by you and/or your behalf.

This information has been used to decide the premium to charge you and the terms on which to provide cover to you.

If the information is correct, to the best of your knowledge and belief, you need take no further action.

However, if any of the following details appear to be incomplete or incorrect, please contact us as soon as practicably possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Statement of Facts.

Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.

Policy Number:	SALSALIA/J217774/0332/21
Name of Proposed Insured:	Urban Outdoors Adventures in Nature Ltd
Correspondence Address of Proposed Insured:	60d Bartholemew Road, London, NW5 2AJ
Trade or Business:	Forest school practitioner providing activities for children & adults of all ages. General forest school work including shelter building, use of hand tools (including knives), tree climbing to five (5) metres, use of swings rope swings and play equipment, occasional lopping/coppicing, felling (diameters less than 6"), foraging, low level charcoal making (twigs/tins/cans), green woodworking, gardening sessions including tuition, pond/stream dipping, face painting, birthday parties, camp fires, overnight camps etc.
The Proposed Insured is a:	Limited Company
Cover and limits of liability:	
a) Employers Liability:	GBP 10,000,000
b) Public/Products Liability:	GBP 5,000,000
The Annual Wageroll is:	
a) Clerical:	GBP
b) All Other Employees:	GBP 50,000
The Annual Turnover is:	GBP 90,000 UK
BFSC Payments is:	GBP



No proprietor, partner or Director of the Proposed Insured has ever:

- 1 had a proposal declined by an insurer
- 2 had an insurance renewal refused by an insurer
- 3 had an insurance cancelled by an insurer
- 4 had special terms imposed on an insurance
- 5 had any convictions for any criminal offence involving dishonesty arson theft or wilful damage or any prosecutions pending
- 6 been declared bankrupt or insolvent or been the subject of bankruptcy proceedings
- 7 suffered any loss or had any claim made against them whether insured or not in the last five years (including current knowledge of any impending circumstances which could give rise to a claim)

The work of the trade or business does not involve

- 1 work at heights exceeding 5 metres or depths exceeding 0.5 metres
- 2 the use of chemicals or other substances which could be harmful to health
- 3 the use of fixed woodworking machinery by employees

The trade or business for which insurance is being sought is done within:

United Kingdom

The work of the trade or business does not involve the use of heat equipment:

No - Camp Fires & Burning Debris

No subsidiary companies are included within this insurance quotation?:

Yes

The work of the trade or business does not involve any work carried out at or on or in connection with:

- 1 demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- 2 construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
- 3 underpinning pile driving tunnelling quarries collieries mines ships blast furnaces power stations offshore gas or oil installations chemical works or gas refineries or storage facilities or any installation where nuclear processing is undertaken
- 4 use of explosives
- 5 airside or on or in the immediate vicinity of aircraft
- 6 docks harbours railways or watercraft