



# CERTIFICATE OF INSURANCE

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EFFECTED THROUGH

**LOCKTON COMPANIES LLP**

Accident, Health, Sports & Contingency  
(Authorised and Regulated by the Financial Conduct Authority)

Of

The St Botolph Building, 138 Houndsditch, London EC3A 7AG

MASTER POLICY NUMBER: B0713SPRSP1701033

CERTIFICATE NUMBER: 12237

**THIS IS TO CERTIFY** that in accordance with the authorisation granted under Master Policy Number B0713SPRSP1701033 to the undersigned by certain Underwriters as attached, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the premium specified herein, the said Underwriters are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

**THE UNDERWRITERS** hereby agree to insure against loss including but not limited to associated expenses specified herein, if any, to the extent and in the manner herein provided.

If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claim hereunder shall be forfeited.

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The Insured is requested to read this Certificate and, if it is incorrect, return it immediately for alteration. In all communications the Certificate Number and Master Policy Number appearing above should be quoted. Enquiries should be made initially to your broker or to Lockton Companies LLP.



## POLICY DETAILS:

<b>Master Policy No:</b>	B0713SPRSP1701033
<b>Certificate No:</b>	12237
<b>Wording:</b>	Sport & Leisure Combined – Lockton Ascend (S&LA 02/17 – CIC(UK)L)
<b>Insured:</b>	The Outdoors People
<b>Insured Principal:</b>	Craig Geddes
<b>Insured's Address:</b>	C/O Hemingway Bailey Ltd, Colonial House, Swinemoor Lane, Beverley, HU17 0LS, United Kingdom
<b>Number of Directors/Instructors:</b>	1
<b>Premises:</b>	Not Applicable
<b>Business:</b>	Mountaineering Instruction as per the remit of the Mountain Training qualification(s) held
<b>MT Awards declared:</b>	Mountain Leader (Summer), Single Pitch Award
<b>Additional Activities:</b>	Low level team building exercises, bushcraft (excluding foraging), instruction on artificial structures (excluding any engineering and/or constructional aspects related to such), film and media work to the extent that the member is working within the remit of their Mountain Training Award
<b>Period of Insurance:</b>	From: 1 <sup>st</sup> April 2018 To: 31 <sup>st</sup> March 2019

Both dates Inclusive local standard time at the **Insured's** address stated above

This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

## LIABILITY SECTION:

**OPERATIVE**

Covered Jurisdictions: **United Kingdom**

### PUBLIC LIABILITY SUB-SECTION

**OPERATIVE**

<b>Limit of Liability:</b>	GBP 5,000,000 any one <b>Occurrence</b>
<b>Extension:</b>	Pollution Liability: GBP 5,000,000 any one <b>Occurrence</b> and in the aggregate
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	GBP Nil

Applicable to **Injury** and **Damage**

	Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applicable
	Except Data Protection Act: Not Applied
<b>Business Premises:</b>	The <b>Business</b> is carried on from premises in the following territories and no others for the purposes of this Section:  <b>United Kingdom and Ireland but Worldwide excluding USA and Canada in respect of IML activities</b>

PRODUCT LIABILITY SUB-SECTION

**OPERATIVE**

<b>Limit of Liability:</b>	GBP 5,000,000 any one <b>Occurrence</b> and in the aggregate
<b>Extension:</b>	Pollution Liability: Included Above
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	GBP Nil
	Applicable to <b>Injury / Damage / Injury and Damage</b>
	Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applicable
	Except Consumer Protection Act: Not Applied
<b>Products sold in or supplied to:</b>	<b>United Kingdom</b>

EMPLOYERS LIABILITY SUB-SECTION

**OPERATIVE**

<b>Limit of Liability:</b>	GBP 10,000,000 any one <b>Occurrence</b>
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
	Terrorism: GBP 5,000,000 any one <b>Occurrence</b>
	Asbestos: GBP 5,000,000 any one <b>Occurrence</b>
<b>Trigger:</b>	<b>Injury</b> Caused During
<b>Occurrence Limit:</b>	Protected
<b>Defence Costs:</b>	Inclusive
<b>Covered Jurisdictions:</b>	<b>United Kingdom</b>

PROFESSIONAL LIABILITY SUB-SECTION

<b>Limit of Liability:</b>	GBP 1,000,000 any one <b>Occurrence</b> and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
Breach of Confidentiality:	GBP 100,000 any one <b>Occurrence</b> and in the aggregate
	Excess: Nil
Breach of Copyright:	GBP 100,000 any one <b>Occurrence</b> and in the aggregate
	Excess: Nil
Libel and Slander:	GBP 250,000 any one <b>Occurrence</b> and in the aggregate
	Excess: Nil
<b>Trigger:</b>	Claims Made and Notified – Reporting Period 60 Days
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	GBP Nil
	Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	3 years prior to Inception date
	Except Data Protection: Not Applied

MATERIAL DAMAGE EXTENSION

**OPERATIVE**

**Specifications**

**Sports and Business Equipment**

<b>Description:</b>	Mountaineering Equipment
<b>Sum Insured Full Value:</b>	GBP 12,000
Item Limit:	GBP 1,000
Excess:	GBP 250

<b>PREMIUM:</b>	GBP 600.00
Insurance Premium Tax at 12%	GBP 72.00
<b>Total Premium</b>	<b>GBP 672.00</b>

## NOTIFICATION OF CLAIMS AND CIRCUMSTANCES TO:

XL Catlin  
Crisis Management  
20 Gracechurch Street  
London  
EC3V 0BG

E-mail: [James.Good@xlcatalin.com](mailto:James.Good@xlcatalin.com)  
[Jonathan.Kelly@xlcatalin.com](mailto:Jonathan.Kelly@xlcatalin.com)

**Signed by:**



Paul Jardine  
Director  
Catlin Insurance Company (UK) Ltd.

Initial: BH

Date: 5<sup>th</sup> April 2018

## ENDORSEMENTS TO CERTIFICATE OF INSURANCE:

### **BASIS OF COVER ENDORSEMENT**

Cover is provided for all activities within the remit of the Mountain Training Awards held and declared as specified in the Policy Schedule.

Cover is included for low level team building exercises, bushcraft (excluding foraging), instruction on artificial structures (excluding any engineering and/or constructional aspects related to such), film and media work to the extent that the member is working within the remit of their Mountain Training Award and the provision of technical advice including when acting as an Expert Witness and/or AALS Inspector in respect of MIA and MIC Award holders.

### **COACHING, INSTRUCTION AND SUPERVISION ENDORSEMENT**

All persons actively involved in the coaching, instruction, supervision or treatment of others must have all relevant qualifications required to do so.

The maximum Instructor : Participant Ratio is 1 : 12

### **ADVENTURE SPORTS ENDORSEMENT**

Where The Business, as stated in The Schedule, includes adventure sports or other similar operations, the following shall apply:

General Conditions applicable to all adventure sport activities

It is a condition precedent to **Our** liability that:

1) for the safety of the participants **You** must:

- a) ensure that all participants must complete and sign a medical disclaimer and risk acknowledgement form prior to taking part in any of the activities,
- b) provide all participants with a detailed safety briefing on all the activities being undertaken.
- c) not sell or supply alcohol to any participant or instructor, marshal or official prior to or during any physical activity,
- d) ensure that any participant or instructor, marshal or official who is intoxicated will not be allowed to partake or instruct, marshal or officiate in any activity,
- e) ensure that there is a suitably qualified first aider available at all times during the activities, if no such first aider is available then all the activities must cease until such person is available again,

2) for the safety of the spectators **You** must :

- a) ensure that the spectators are provided with a safety briefing detailing the areas in which they can safely spectate and any potential hazards associated with the venue and the activities being undertaken,
- b) ensure that no spectators under the age of 18 will be allowed to spectate without being accompanied by a parent or responsible guardian,
- c) ensure that the spectators are supervised at all times.



**SUB-CONTRACTOR'S ENDORSEMENT**

It is a condition precedent to **Our** liability that 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 GBP 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.