

## General Leisure Schedule

To be read in conjunction with the Policy Wording to which it shall form part of.

|  |   |
|--|---|
| <b>Date of Issue :</b>                         | 28/03/2018  |
| <b>Broker :</b>                                | Primo Plc   |
| <b>Schedule No :</b>                           | NP025441/03/18  |
| <b>The Insured :</b>                           | Laser Game (Glasgow) Limited  |
| <b>Premises to which this Policy applies :</b> | Laser Quest Glasgow, 124 Portman Street, Glasgow, Lanarkshire G41 1EJ |
| <b>Business Description :</b>                  | Indoor Laser tag and Escape Room Operator.                            |

|  |             |
|--|-------------|
| Section 1 - Property                           | Covered     |
| Section 2 - Business Interruption & Book Debts | Covered     |
| Section 3 - Loss of Licence                    | Not Covered |
| Section 4 - Good in Transit                    | Not Covered |
| Section 5 - Money                              | Not Covered |
| Section 6 - Fidelity Guarantee                 | Not Covered |
| Section 7 - Employer`s Liability               | Covered     |
| Section 8 - Public & Products Liability        | Covered     |
| Section 9 - Directors & Officers Liability     | Not Covered |
| Section 10 - Legal Expenses                    | Not Covered |

## Schedule of Underwriters

|  |      |                       |
|--|------|-----------------------|
| Section 1 - 6 Certain Underwriters at Lloyd`s                                      | 100% | UMR : B6839P508036BAA |
| Section 7 & 8 Certain underwriters at Lloyd`s on behalf of China Re syndicate 2088 | 100% | UMR : B100P047452017  |

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**


**The Period :** 00:01 28 March 2018 TO 24:00 27 March 2019

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|                                |            |                               |            |
|--------------------------------|------------|-------------------------------|------------|
| <b>The Premium Payable :</b>   | £ 2,473.30 | <b>Instalment Plan :</b>      | No         |
| <b>Insurance Premium Tax :</b> | £ 296.80   |                               |            |
| <b>Administration Fee :</b>    | £ 77.50    | <b>Total Amount Payable :</b> | £ 2,847.60 |

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Signed



L Preston

This insurance is not valid unless this **Schedule** has been signed by a duly authorised person.

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**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**The Sections**

Basis of Settlement: Reinstatement other than **Stock** (Indemnity)

Basis of Cover: All Risks

**SECTION 1 - Buildings**

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Not Covered

**SECTION 1 - Contents**

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Sums Insured

**Machinery, Plant and All other Contents** including  
**Gaming & Amusement and Entertaining  
Equipment, Computers & Electronic Equipment**

£ 50,000

**Floodlights**

Not Covered

**SECTION 1 - Stock**

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Sums Insured

General **Stock**

£ 5,000

Wines and Spirits, Tobacco, Cigars and Cigarettes

Not Covered

Deterioration of **Stock**

Not Covered

Caravan Sales **Stock**

Not Covered

Park Homes Sales **Stock**

Not Covered

**SECTION 1 - Playing Surfaces**

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Not Covered

**SECTION 1 - Specified Items (anywhere within Territorial Limits)**

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Not Covered

**Optional Extensions**

**Subsidence**

Not Covered

Terrorism

Not Covered

**SECTION 2 - Business Interruption & Book Debts**

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Sums Insured

**Revenue** and/or **Increased Cost of Working** (12 months **Indemnity Period**)

Not Covered

**Loss of Profits** and/or **Increased Cost of Working** (12 months **Indemnity Period**)

£ 180,000

**Increased Cost of Working** Only (12 months **Indemnity Period**)

Not Covered

**Additional Increased Cost of Working** (12 months **Indemnity Period**)

Not Covered

**Book Debts** (12 months **Indemnity Period**)

Not Covered

Rent (12 months **Indemnity Period**)

Not Covered

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**SECTION 3 - Loss of Licence**

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Not Covered

**SECTION 4 - Good in Transit**

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Not Covered

**SECTION 5 - Money & Assault**

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Not Covered

**SECTION 6 - Fidelity Guarantee**

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Not Covered

**SECTION 7 - Employer's Liability**

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**Limit of Indemnity** £ 10,000,000  
 any one claim including **Costs and Expenses**

**Wageroll**

|                                      |             |
|--------------------------------------|-------------|
| Clerical and Managerial (Non Manual) | Not Covered |
| Manual At <b>Premises</b>            | £ 70,000    |
| Manual Work Away                     | Not Covered |

**SECTION 8 - Public and Products Liability**

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**Limit of Indemnity** (Any one claim or series of claims arising from one occurrence including **Costs and Expenses** and in the aggregate in respect of **Products** extensions. Aggregate means the maximum the Company will pay for all Insured events) £ 5,000,000

Annual Turnover excluding USA & Canada £ 250,000

Annual Turnover USA & Canada Not Covered

**SECTION 9 - Directors & Officers Liability**

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Not Covered

**Section 10 - Legal Expenses**

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Not Covered

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Policy Deductibles**

| <u>Description</u>                             | <u>Deductible</u> |
|--|-------------------|
| Section 1 - Subsidence                         | £ 1,500.00        |
| Section 1 - Flood                              | £ 250.00          |
| Section 1 - Deterioration of Stock             | Not Applicable    |
| Section 1 - Plate Glass                        | £ 100.00          |
| Section 1 - Replacement Locks                  | £ 100.00          |
| Section 1 - Specified Items                    | Not Applicable    |
| Section 1 - All Other Losses                   | £ 250.00          |
| Section 2 - Business Interruption & Book Debts | £ 250.00          |
| Section 3 - Loss of Licence                    | Not Applicable    |
| Section 4 - Goods In Transit                   | Not Applicable    |
| Section 5 - Money                              | Not Applicable    |
| Section 6 - Fidelity Guarantee                 | Not Applicable    |
| Section 7 - Employers Liability                | Nil               |
| Section 8 - Public & Products Liability        | £ 1,000.00        |
| Section 9 - Directors & Officers Liability     | Not Applicable    |
| Section 10 - Legal Expenses                    | Not Applicable    |

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Subjectivities**

This quotation is valid for a period of 30 days from the date of quotation.

Based on **Your** demands and needs **We** shall agree to incept cover under and solely within this **Policy** on the condition that **You** provide the following information within the time scales specified below:-

1) The attached **Statement of Fact**

**You** are not required to sign the **Statement of Fact** but **You** should read it carefully in conjunction with the quotation to verify that all of the statements contained therein is correct.

If any statements are incorrect **You** must notify **Us** prior to the inception of this **Policy**

2) Payment

To be paid in full within 30 days of inception of this **Policy**

3) Employers Reference Number

To be provided within 14 days of inception of this **Policy**

**We** reserve the right to amend the terms and conditions of **Your Policy** including the premium or to withdraw cover after review and acceptance by **Us** of the required information.

**We** will inform **You** of our intention to amend the terms and conditions including the **Premium** or to withdraw cover within 14 days of receiving the required information.

In the event that **You** fail to comply within the time scale specified **We** may amend the terms and conditions of **Your Policy** including the **Premium** or withdraw cover.

If this occurs **We** will communicate our intentions to **You** in writing within 14 days of the expiry of the time scale outlined above.

If **We** amend the terms or **Premium** as a result of actions described above, then **You** will have 14 days to accept or reject the revised basis. In the event **You** reject the revised basis, time on risk premiums will be payable by **You**.

**Other Interested Parties**

Not Applicable

**Special Additional Conditions**

## CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : **NP025441/03/18**

### **100% Minimum & Deposit**

It is hereby noted and agreed that this **Policy** has been arranged on a Minimum & Deposit basis. This means after the fourteen day period of grace (cooling off period) has been exceeded, no refund shall be due.

### **Liability Premium / Adjustment Condition & Minimum Retention**

The Public Liability & Employers Liability Premium under this **Policy** is calculated on the statements and estimates furnished by **You**, and **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy** Period furnish **Us** with such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium.

### **Section 7 Employers Liability**

Wages split declared at inception of this **Policy**;  
Manual At Premises £70,000 adjustable at 0.625%

A minimum premium retention of £437.50 plus IPT applies to Section 7.

### **Section 8 Public &/or Products Liability**

Turnover declared £250,000 adjustable at 0.65%.

Section 8 is subject to a minimum premium retention of £1,625 plus tax.

### **Finger Guard and/or Finger Shield Condition**

It is a condition to **Our** liability under the Public and/or Products Liability section of this **Policy** that **You** must ensure that all publicly accessible doors are fitted with finger guards and/or finger shields.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### **Radiator Condition**

It is a condition to **Our** liability under the Public and/or Products Liability section of this **Policy** that **You** must ensure that all radiators are fitted with covers and/or protectors to protect against **Bodily Injury** to third party persons.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### **Childproof Lock Condition**

It is a condition to **Our** liability under the Public and/or Products Liability section of this **Policy** that **You** must ensure that all publicly accessible doors, windows, gates, medicine chemical or cleaning cupboards and/or cabinets are fitted with childproof locks.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Additional Policy Warranties**

**GL110 - Health & Safety Condition**

It is hereby noted that General Clauses 'Health & Safety' within the Policy Wording is hereby deleted and replaced as follows:-

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

- a) **You** shall have and maintain in place a written health and safety policy and shall undertake health and safety risk assessments as required by applicable health and safety legislation and regulation from time to time;
- b) in all cases **You** shall ensure that adequate and appropriate health and safety training is provided to its **Employees** and other staff;
- c) **You** shall comply with any common risk requirements that may be issued to **You** by **Us** from time to time;
- d) **You** shall provide copies of any risk assessments or reports or health and safety policy within 30 days of the **Us** request.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**GL19 - Children`s Play Area Exclusion**

It is hereby noted that cover granted under Section 8 Public & Products Liability will not reimburse **You** in respect of liability arising from children's play areas.

**GL2 - Amusement Arcade Exclusion**

It is hereby noted that cover granted under Section 8 Public & Products Liability will not reimburse **You** against liability arising from:-

- (a) mechanically or electrically powered rides (other than static coin operated rides)
- (b) any amusement or gaming equipment which involves;
  - (i) kicking and/or punching of any objects
  - (ii) throwing and/or firing or any projectiles

unless specifically agreed by **Us**



## CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : **NP025441/03/18**

### GL24 - Equipment Hiring Condition

It is hereby noted and agreed that it is a condition to **Our** liability under Section 8 Public & Products Liability in respect of all equipment hired from **You** that:-

- (a) All equipment hired is maintained in accordance with manufacturer's specifications and records retained of such inspections;
- (b) All equipment hired is inspected prior to each hire to ensure in good working order;
- (c) Clear instructions on how to use the equipment is provided to users prior to hire; and
- (d) All persons hiring equipment must signed a hire agreement confirming they have understood the terms of hire.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### GL25.1 - First Aid Condition

It is a condition to **Our** liability under Section 8 Public and/or Products Liability that **You**;

- a) provide adequate provisions for first aid at the **Premises**;
- b) that a minimum of one fully qualified first aider is at the **Premises** at all times.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### GL28.1 - Food Safety and Hygiene Condition

It is a condition to **Our** liability under this **Policy** that **You** must comply with the following:

- erect suitable signs to warn patrons of hot plates and surfaces
- ensure that a monitoring system is in place to check the shelf life and quality of foods
- include in food menus clear warnings regarding ingredients likely to cause allergic reactions
- **You** have a minimum food hygiene rating of 3 as issued by the Food Standards Agency

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### GL31 - Height Exclusion - No work above ground level

**We** shall not reimburse **You** under Sections 7 Employers Liability & Section 8 Public Liability of this **Policy** against Liability arising from any work carried out on the outside of any building or structure other than when working wholly at normal ground level.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**GL38 - Inflatable Device Exclusion**

It is noted that Section 7 Employers Liability and Section 8 Public Liability will not indemnify **You** in respect of any liability directly or indirectly resulting from or in connection with inflatable devices and/or inflatable rides.

**GL65 - Personal Protective Equipment Condition**

It is a condition to **Our** liability under this **Policy** that;

1. All **Employees** are made aware of the dangers of not using personal protective equipment;
2. Personal protective equipment provided to all **Employees**;
3. A register maintained which demonstrates that all **Employees** have received appropriate training and are fully conversant with the way in which to access such personal protective equipment.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**GL67 - Manual Work Away Exclusion**

**We** shall not reimburse **You** under Section 8 of this **Policy** against liability arising from work carried on away from the **Your Premises**, other than that of the collection and delivery or sales trips and exhibitions.

**GL81.3 - Incident Log**

It is a condition to **Our** liability under Section 8 Public & Products Liability that **You** shall keep a log of all incidents where a person sustains any form of injury, no matter how trivial. Such log shall include:

- a) the date and time of the incident;
- b) the names and ages of the person(s) involved and contact details of the parents (if applicable);
- c) name and contact details including any independent witnesses;
- d) whether independent medical advice was provided by a first aider;
- e) a brief summary of the event.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**GL82 - Product Origin Condition**

It is a condition to **Our** liability under Section 8 Public & Products Liability that all goods are sourced from suppliers from within the European Union, Australia, New Zealand, Switzerland, Norway, United States of America or Canada only.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**GL83 - Rights of Recourse Condition**

It is a condition to **Our** liability under Section 8 Public and Products Liability that **You** maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Products** as defined in this insurance.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**GL87 - Escape Rooms - Emergency Escape Button Condition**

It is a condition to **Our** liability that the escape rooms are fitted with an emergency escape button that can be pressed to allow immediate exit from the play arena or room and in the event of power failure of emergency the emergency escape button must automatically release doors to allow immediate exit.

**You** must ensure that pre game briefings make participants aware of the emergency escape button and exits.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**GL98 - Laser Tag**

It is a condition to **Our** liability that;

- a) in respect of outdoor laser tag a disclaimer notice is signed and dated by all participants or by a parent or guardian in respect of any participant under the age of 16;
- b) in respect of indoor laser tag a disclaimer notice must be prominently displayed at the reception and playing areas and participants attention must be directed to its content and meaning;
- c) rules of play must be made clear to all participants prior to play and must include the following rules of play;
  - i) no running is permitted
  - ii) no physical contact is permitted
  - iii) no climbing is permitted
  - iv) no abusive language is permitted
  - v) persons must obey staff at all times
- d) no person under the age of six be allowed to participate;
- e) a minimum of one marshal per twenty participants be present for each game and such marshal shall not participate in any game they are marshaling;
- f) no person who has high blood pressure heart problems epilepsy back or neck problems is pregnant or is clearly affected by drink or drugs be allowed on the attraction;
- g) all spectators must be kept well away from the play area;
- h) adequate lighting must be provided in respect of stairwells, steps, fire exits within the skirmish area.

In the event of breach of this condition, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**CONTINUATION OF SCHEDULE**



**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**GENERAL LEISURE STATEMENT OF FACT**

|                      |                              |
|----------------------|------------------------------|
| <b>The Insured :</b> | Laser Game (Glasgow) Limited |
| <b>Schedule No :</b> | NP025441/03/18               |

**IMPORTANT INFORMATION**

The **Statement of Fact** is a record of information that **You** have provided to **Your Broker**, Intermediary or Agent and any assumptions **We** have made about **You** and **Your Business** upon which this insurance quotation is based.

The **Statement of Fact** and **Schedule** are incorporated and form part of the **Policy** and should be read together as one contract.

**You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. If **We** establish that **You** deliberately or recklessly provide **Us** with false or misleading information **We** may for example:

- treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid, **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- charge **You** more for the **Policy** or reduce the amount **We** pay on a claim in the proportion to the premium **You** paid bears to the premium **We** would have charged **You**;
- cancel the **Policy** in accordance with **Our** Cancellation Rights.

**You** are not required to sign the **Statement of Fact** but should read it carefully in conjunction with the **Schedule** to verify that all of the information contained therein is correct.

If any of the information is incorrect **You** should immediately notify the **Broker**, Intermediary or Agent who is responsible for arranging this **Policy** on **Your** behalf.

**Financial**

Neither I nor any Directors, Partners, Officers or Committee Members in the **Business** have ever;

- |  |         |
|--|---------|
| ➤ been declared bankrupt or insolvent either as a private individual or in connection with any business  | Correct |
| ➤ been subject of a court judgement in respect of debt either as private individuals or in connection with any business  | Correct |
| ➤ been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 | Correct |
| ➤ been convicted of any offence or have any prosecutions other than for a motoring offence   | Correct |

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Business**

The **Business** is solely based in and trading from Great Britain, Northern Ireland, Isle of Man or the Channel Islands

Correct

**Insurance**

Neither I nor any directors or partners in the **Business** have ever:

- had an insurance contract cancelled or declared void to a breach of a policy condition or due to non-disclosure or misrepresentation of a material fact
- had insurance cover restricted or cancelled due to non-compliance with risk improvement requirements
- made a claim or suffered an incident that could give rise to a claim in respect of business insurance in the last 5 years

Correct

Correct

Incorrect

[11.10.16 Public Liability Denied.Claim Closed 20.03.18](#)

**Premises**

The **Buildings** insured are entirely constructed of:

- Walls: brick, stone, concrete or other non-combustible material
- External covering of roof; slates, tiles, concrete or other non-combustible materials

Correct

Correct

All **Premises** are and will be maintained in a good state of repair

Correct

All **Premises** are not in an area with a history of flooding or where flood warnings have been given in the past 5 years

Correct

**Our Business** is the sole occupant of the **Premises**

Incorrect

[Our premises are self contained with own entrance / exits but the buildings are multi tenancy, other tenants include a climbing wall academy and soft play gym.](#)

The **Buildings** insured and/or occupied by **You** at the **Premises** (including internal partition walls, cold stores or rooms) are not constructed or formed of any insulated panels (composite or sandwich panels) with a rigid or expanded core material made from foams, plastics, glass fibre or any other high density mineral fibre

Correct

The **Premises** are not grade listed

Correct

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Intruder Alarm**

All **Buildings** at the **Premises** are:-

Protected by an NSI or SSAIB approved Redcare or Dual Com Intruder Alarm system with level 1 police response

Incorrect

Audible only.

The Intruder Alarm System is:-

Annually maintained under contract

Correct

Monitored by central station

Not Applicable

**Subsidence**

All **Premises** have not suffered nor are showing signs of **Subsidence, Landslip** or ground **Heave**

Correct

The properties either side of our **Premises** have not suffered nor are now showing signs of **Subsidence, Landslip** or ground **Heave**

Correct

To **Your** knowledge the vicinity is not susceptible to **Subsidence, Landslip** or ground **Heave**

Correct

All **Premises** are not in the immediate vicinity of any river bank, railway, embankment or cutting, cliff or quarry, mine or underground working or on made up ground

Correct

There are no trees or shrubs over 20ft height within 30ft of the **Premises**

Correct

**Loss of Licence**

**You** are not aware of any environmental planning, compulsory purchase or similar local authority legislation likely to affect the future of **Your** licence

Correct

There are no matters pending which are likely to affect the future of the licence

Correct

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Liability and Risk Assessments**

|   |                |
|---|----------------|
| <p>You have fully documented toilet and cleaning programmes in place with documentation signed by the operatives concerned and retained</p>   | <p>Correct</p> |
| <p>You have fully documented spillage inspection and cleaning programme in place with documentation signed by the operatives concerned and retained with all spillage / clearance procedures which cover the scope and extent of cleaning duties carried out with documentation signed by the operatives concerned and retained</p> | <p>Correct</p> |
| <p>The electrical installation has been inspected and tested by a qualified electrician within the last 5 years with any remedial work to ensure electrical safety subsequently having been completed</p>   | <p>Correct</p> |
| <p>All portable electrical appliances (typically any appliance that plugs in, including DJ equipment) available on site are being inspected and tested by a competent person at least annually and are labelled with the next test date</p>   | <p>Correct</p> |
| <p>All external general waste bin(s) (wheelie bins) are either secured at all times in a position against the perimeter railings (for example a heavy duty chain and padlock), at least 3 metres clear of the <b>Buildings</b> or a waste receptacle with a lockable metal lid is provided and the lid secured when not in use</p>  | <p>Correct</p> |
| <p>Whilst it is recognised that cutting and welding hot work will rarely be carried out on site, there is a formal `permit to work` system in place</p>   | <p>Correct</p> |
| <p>Any deep fat frying equipment is fitted with a separate, high temperature limit control of a non-automatic resetting type to shut off the heat source should the temperature of the fat exceed 230°C</p>   | <p>Correct</p> |
| <p>An annual maintenance contract to clean all equipment is in force and implemented and records kept</p>   | <p>Correct</p> |
| <p>All extraction hoods, canopies, canopy exhaust plenums, filters and grease traps are thoroughly cleaned over the entire internal and external areas by the removal of all greasy and oily deposits and other waste materials every month</p>   | <p>Correct</p> |
| <p>Any flat roof is inspected by a competent person on a regular (at least every two years) to confirm its continued integrity and a brief report produced and any remedial action is identified is attended promptly</p>   | <p>Correct</p> |
| <p>A fire risk assessment has been conducted</p>  | <p>Correct</p> |
| <p>An accident book is supplied and is used to record details of the exact circumstances of any accident; accompanying witness statements where relevant, photographs etc., and records are retained with the completed accident book sheets for at least 3 years</p>   | <p>Correct</p> |
| <p>Documented health &amp; safety risk assessments have been completed with the results communicated to relevant staff and/or volunteers and a signed record kept</p>   | <p>Correct</p> |
| <p>Any sub-contractors engaged for work at the <b>Premises</b> are required to provide evidence of current public liability insurance</p>   | <p>Correct</p> |
| <p>Regular and recorded checks of the car park areas are undertaken and any defects rectified</p>   | <p>Correct</p> |
| <p>No combustible material is stored near to or against <b>Buildings</b></p>  | <p>Correct</p> |
| <p>All fire extinguishers are subject to an annual servicing inspection contract with a FETA or BAFE approved company</p>   | <p>Correct</p> |



**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

|   |           |
|---|-----------|
| <b>You</b> have not entered into any agreement assuming liability for injury, illness, loss or damage for which <b>You</b> would not have been liable in the absence of such agreement            | Correct   |
| <b>You</b> do not employ or hire paid door staff or door security   | Correct   |
| <b>You</b> do not charge in excess of £7.50 for entry to any events at the <b>Premises</b>  | Correct   |
| <b>You</b> do not have a late licence after 1am   | Correct   |
| <b>You</b> do not have in excess of 20 dance floor events per annum   | Incorrect |
| No dance floor events.  |           |
| Any deep fat frying equipment is fitted with a thermostat to prevent the temperature of the oil/fat rising above 205°C (or the manufacturers recommended temperature, if this is less than 205°C) | Correct   |

|  |                |
|--|----------------|
| <b><u>Work Away</u></b>  |                |
| <b>You</b> do not work outside of Great Britain, Northern Ireland, Isle of Man or the Channel Islands                    | Not Applicable |
| No manual work away  |                |
| Work away from the business premises does not involve the use of:  |                |
| welding or cutting or other equipment involving the application of heat and/or;  | Not Applicable |
| cradles and/or other lifting equipment   | Not Applicable |
| where bona fide sub-contractors are used, <b>You</b> ensure they are insured for public and products liability insurance | Not Applicable |

|   |                |
|---|----------------|
| <b><u>Directors &amp; Officers</u></b>  |                |
| The Club is UK registered and has Net Assets / Net Shareholder Funds as reported in the last Annual Report and Accounts   | Not Applicable |
| Not insured   |                |
| The last Auditors Report (unless the Club is exempt from needing an audit) is not qualified   | Not Applicable |
| No claims, circumstances or notices have been made under any prior or current insurance policies providing coverage to the Club, any Director, Officer, Committee member or employee proposed for such coverage | Not Applicable |
| There have not been nor is there any known pending suits, claims, notifications or proceedings against the Club or any Director, Officer, Committee member or employee proposed for such coverage               | Not Applicable |

|   |  |
|---|--|
| <b>Additional Information &amp; Declarations to variances to statements above</b>   |  |
| Escape rooms are fitted with CCTV, there are numerous panic buttons and doors are also maglock linked to fire alarm system.                 |  |
| Escape rooms are limited to maximum 6 participants any one room. Age limit is 15 and over, unless direct parental supervision at all times. |  |
| Escape rooms are problem and puzzle solving only, no hazardous activities or features.  |  |

## CONTINUATION OF SCHEDULE



FORMING PART OF AND ATTACHING TO POLICY NUMBER : **NP025441/03/18**

### Useful Information

#### **Cooling off Period**

**You** have the right to cancel this contract of insurance, without giving any reason, within 14 days of the **Policy** start date.

If **You** exercise **Your** right to cancel during this initial period of cover, **You** will be entitled to a refund of the premium paid, as long as **Your Broker** has received **Your** written instructions and provided that **You** have not made a Claim.

Any refund will be subject to a deduction for any time **You** have been covered and for any costs incurred by in issuing the **Policy**.

#### **Can I cancel my policy?**

**You** may cancel the insurance at any time if **You** wish to do so please send written confirmation to the **Broker** Intermediary or Agent who arranged the **Policy**.

#### **Can You cancel my policy?**

Yes, but only under certain circumstances which are fully explained in the **Policy** wording. Cancellation will sent to **You** in writing to **Your** last known address not less than 30 days notice of cancellation.

#### **How do I make a claim**

If **You** want to make a claim under this **Policy**, **You** must as soon as reasonable practical contact the following:

##### Sections 1 - 6

If **You** want to make a claim under this **Policy** **You** must contact **Your** insurance **Broker** or Davies Group Limited, PO Box 2801, Trinity Street, Stoke-on-Trent, Staffordshire, ST4 9DN  
Telephone: 0344 856 2425 / Fax: 0344 856 2005  
New Claims Email: newclaims.canopuscommercial@davies-group.com  
Claims Correspondence email: claims@davies-group.com

##### Section 7 & 8

If **You** want to make a claim or report an incident under Sections 7 & 8 of this **Policy** please contact Nelson Policies at Lloyd's. **You** may wish to do this through **Your** Insurance **Broker** who's contact details are shown in the **Schedule**.

##### Section 9

Contact Reynolds Colman Bradley by email; chinareclaims@rcblp.com

##### Section 10

Contact ARAG plc by telephoning 0117 917 1698 or online at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)

**We** remind **You** to exercise due diligence and carry out all reasonable measures to mitigate **Your** loss; and that it is **Your** responsibility to provide **Your** loss.

**We** recommend that **You** retain all receipts, photographs, guarantees where possible.

**CONTINUATION OF SCHEDULE**



**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**How to complain**

**Our** aim is at all times to provide a first class standard of service. However, there may be occasions when **You** feel that this objective has not been achieved.

If **You** have any questions or concerns about **Your Policy** or the handling of a claim **You** should, in the first instance, contact;

**Complaint under Sections 1-6**

In Writing: Nelson Sport and Leisure Limited, Coast House, London Road, Hadleigh, Essex, SS7 2BY  
Telephone: 0203 058 2585 or 0203 058 2496 or 0203 058 2495  
Email: sportleisure@nelsonpolicies.co.uk

**Complaint under Section 7, 8 & 9**

Complaints Manager, Catlin Underwriting Agencies Limited, 20 Gracechurch Street, London, EC3V 0BG.  
Email; xlcatlinukcomplaints@xlcatlin.com / Telephone; 0207 743 8487

Please quote the Certificate Number or Claim Number.

In the event that **You** remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for **You** to refer the matter to the Complaints team at Lloyd's.

Their address is:

Complaints  
Lloyd's  
One Lime Street  
London  
EC3M 7HA

Tel No: 020 7327 5693  
Fax No: 020 7327 5225

E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

## CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : **NP025441/03/18**

### **How to complain - continued**

Details of Lloyd's complaints procedures are set out in the leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

#### **Complaint under Section 10**

If **Your** complaint concerns Section 10, Legal Expenses please direct it to the Customer Relations Department at ARAG plc. **You** can contact ARAG by phone 0117 917 1561, by e-mail [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk) or write to ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

If, following review, **You** wish to ask Lloyd's to investigate **Your** complaint. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a written final response

**You** may do so by contacting:

Policyholder and Market Assistance (PAMA)

Lloyd's

Fidentia House, Walter Burke Way,

Chatham Maritime

Kent ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone +44 (0) 20 7327 5693

Fax +44 (0) 20 7327 5225

[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

#### **Financial Ombudsman Service**

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0800 023 4567 (free from a landline) or 0300 123 9123 (charged at the same rate as 01 and 02 number on mobile phone tariffs).

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). This complaints procedure is without prejudice to the insured practice's right to take legal proceedings.

#### **Financial Services Compensation Scheme**

Insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if an insurer is unable to meet its obligations to **You** under **Your Policy**. If **You** were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of **Your Policy**. Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: [www.FSCS.org.uk](http://www.FSCS.org.uk), or via telephone 0800 678 1100 (free from a landline) or 020 7741 4100.

**CONTINUATION OF SCHEDULE**



**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP025441/03/18**

**Sensitive Information**

Some of the personal information **We** ask **You** for may be sensitive personal data, **We** will not use such sensitive personal data about **You** or others except for the specific purpose for which **You** provide it and to provide the services described in **Your Policy** documents.

Information sent to **Us** is held in accordance with the Data Protection Act 1998.

**Employers Liability Trading Office (ELTO)**

In accordance with the Employers Liability Insurance: Disclosure by Insurers Instrument 2010 made by the Financial Services Authority (FSA) **We** will be required to provide some of **Your** information to the Employers Liability Tracing Office (ELTO). The information that **We** supply in accordance with this requirement will be added to an electronic database that will be managed by the Employers Liability Tracing Office (ELTO), it will be subject to periodic update and certification and will be audited annually:

Access to the database and the information stored on it will assist claimants, their appointed representatives, employers' liability insurers and other persons or entities with legal access to the information to:

- identify which insurer (or insurers) provided employers' liability insurance during the relevant period(s) of employment; and
- identify the relevant employers' liability insurance policies.

The information supplied to the Employers Liability Tracing Office will include:

- Policy number(s)
- Employers' previous and current names and addresses (including subsidiary companies)
- Coverage dates
- Companies House Reference Numbers (where relevant)
- Her Majesty's Revenue and Customs Employers Reference Numbers