

Renewal Policy Schedule

Policy Number: PAR-23-0000239



General Information

The Insured	CARDIFF SKATE SCHOOL
Correspondence Address	CLOS PARC, MORGANNWG, CF11 8AW, CARDIFF, UNITED KINGDOM
Risk Address	CLOS PARC, MORGANNWG, CF11 8AW, CARDIFF, UNITED KINGDOM
Broker	PULSE INSURANCE LIMITED / ST BENEDICTS LTD
Broker's Address	JONATHAN SCOTT HALL, THORPE ROAD, NR1 1UH, NORWICH
Business Description	Roller skating lessons, Public Sessions and Children's parties
Period of Insurance	From 20/04/2023 to 19/04/2024, both days inclusive.
Sports	Rollerskating

Public and Products Liability & Professional Indemnity

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257210W.

Public and Products Liability Limit of £1,000,000 any one Occurrence, but limited to £1,000,000 in the aggregate in respect of Products Liability. Indemnity

Professional Indemnity Limit of £1,000,000 any one Claims, but limited to £1,000,000 in the aggregate. Indemnity

Excess £250

Territorial Limits United Kingdom

Jurisdiction United Kingdom

Retroactive Date 20/04/2022

Turnover £25,000.00

Senior Member Numbers 56

Clubs 1

Officials 5

Employer's Liability

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257210W.

Limit of Indemnity £10,000,000 any one Occurrence.

Excess £Nil

Territorial Limits United Kingdom

Description Wageroll

Number Of Volunteers 1-10

Conditions and/or Endorsements

ADDITIONAL LOCATION

Cover is extended to include the following address:

Cathays Community Centre, 36-38 Cathays Terrace, Cardiff, CF24 4HX

SKATE ACTIVITIES

It is a condition precedent to Our liability that for any activities taking place under the care or supervision of the Insured;

- 1) There is at least 1 supervisor present at any one time
- 2) There are at least 2 supervisors present for groups between 6 and 20 participants and at least 1 additional supervisor for every 10 additional participants thereafter
- 3) Helmets, knee pads and wrist guards are worn by participants under 16 years old at all times
- 4) Safety equipment is recommended to be worn by all participants.
- 5) There is no element of competition involving speed or timed events for any skating activities involving any more than 1 participant at any one time, on the same course.

PERSONAL PROTECTIVE EQUIPMENT

It is a condition precedent under the Employers' Liability section that;

- 1) The use or wearing of Personal Protective Equipment by any Employee is rigorously enforced
- 2) That Personal Protective Equipment is supplied to the Employee and
- 3) That a formal record is maintained confirming receipt of such equipment.

GENERAL LEISURE PURSUIT CLAUSE

It is a condition precedent to Our liability under this Policy that:

- 1) No person or persons under the influence of alcohol and or prescribed drugs and or non-prescribed drugs and or any other intoxicating substance will be allowed to participate or supervise the activity at anytime
- 2) All Instructors hold an appropriate qualification from a recognised awarding body or be certified and signed off by a suitably experienced and/or qualified member of staff as permitted to instruct.
- 3) Your premises and all activities are supervised by a suitably experienced member of staff at all times during business hours,
- 4) The site is fully risk assessed and a copy of this assessment can be provided on request
- 5) There is a Qualified First Aider present on site at all times during business hours
- 6) All participants must sign a registration form which declares the participant:
 - a. is aware that the risk they are exposed to during the activity can lead to personal injury or death
 - b. is aware and accepts the risks involved and accepts they are responsible for their own actions and or involvement
 - c. is fit to participate in the activity
- d. In respect of participants under 16 years of age all registration forms are countersigned by a parent or guardian,
- 7) All activities are supervised by an appropriately trained member of staff, with the only exception of participants who have been specifically signed off to participate unsupervised
- 8) All equipment must be operated in accordance with manufacturers' recommendations and a record must be kept of the appropriate checks done on any equipment.
- 9) An employee training programme must be in place and be available for insurers upon request.

Premium Summary

Public and Products Liability & Professional Indemnity	£1,087.00
Employers' Liability	£186.00
Combined Net Premium	£1,273.00
IPT (12%)	£152.76
Administration Fee	£50.00
Combined Gross Premium	£1,475.76