



Entertainment Combined Policy Schedule

This schedule forms part of your policy

If the information in the schedule is incorrect or incomplete or if the insurance does not meet your requirements, please tell us as soon as possible. You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your policy, or may result in the policy not operating fully.

This schedule is a summary of your policy cover and should be read in conjunction with your policy wording.

Your Policy Details

Policy Number	TUE/4642105
The Policyholder	Army Orienteering Association
Correspondence Address	Gazelle House RANKS Yeovilton Ilchester Avon, BA22 8HT
Risk Address	Gazelle House RANKS Yeovilton Ilchester Avon, BA22 8HT
Business Description	Event Organiser of Civilian Orienteering Events
Period of Insurance	Effective Date: 1st January 2015 Expiry Date: 31st December 2015
Premium Due	GBP 1,500.00 plus GBP 90.00 Insurance Premium Tax
Policy Underwritten by:	Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Towergate Underwriting Group Ltd on behalf of Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

A handwritten signature in black ink that reads "Steve Langan".

Steve Langan
Managing Director, Hiscox UK

Operative Sections

Section

Property Damage	Not Operative
Theft	Not Operative
Computer	Not Operative
Business All Risks	Not Operative
Money and Assault	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers Liability	Not Operative
Public/Products Liability	Operative
Commercial Legal Protection	Not Operative
Business Travel	Not Operative

Public and Products Liability Insurance

Public Liability Section

Limit of Liability	GBP	5,000,000
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Products Liability Section

Limit of Liability	GBP	5,000,000
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No of Events

UK	GBP	40
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Europe		Nil
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USA/Canada		Nil
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Rest of World		Nil
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Excess GBP 250 Third Party Property Damage

Please refer to the policy booklet for the clauses, conditions and exceptions that automatically apply to this section. The following additional endorsements apply to this section:

- K. Height Limit (10 metres)
Hazardous Activities Condition



**Additional Endorsements, Conditions and Warranties
Attaching to and forming part of the policy heron**

Hazardous Activities Condition

It is a condition precedent to liability that any Hazardous Activities arranged by or on behalf of the Insured shall be contracted out to and operated by bona fide subcontractors. The words Hazardous Activities mean any activities which involve an increased risk of Bodily Injury and/or Damage to material property.

It is a condition precedent to liability that the Insured shall check that all bona fide subcontractors undertaking this work on their behalf shall have and maintain in force Public Liability insurance with a limit of indemnity of not less than provided hereon and that such coverage provided is not lesser than that provided by this policy.

The Insured shall refer to the Company any activity prior to commencement of such activity if there is reasonable cause for doubt as to whether such activity is a Hazardous Activity and the company shall have the right to determine whether this condition applies to such activity.

Hazardous Activities include but are not limited to taking part in the activities or using the facilities listed below:-

Abseiling	Inflatable devices of all kinds	Sailing
Amusement Ride (other than children's coin operated rides)	Jet Skiing	Sand Yachting
Bar Fly	Kayaking	Scuba Diving/Sub Aqua Sports
Boating	Microlighting	Security, Crowd Control or Stewarding
Bonfires	Motor Vehicle/Bike racing	Skiing
Boxing	Mountaineering	Sky Diving
Bungee Jumping	Offshore Activities	Shooting
Bungee Running	Paint Ball	Snowboarding
Canoeing	Parachuting	Speed Boating
Caving	Paragliding/Parasailing/Parascending	Surfing
Clay Pigeon Shooting	Physical Team Building Exercises	Survival Training Courses
Extreme Sports	Pot Holing	Wall Climbing
Fairground Rides	Power Boating	Water Skiing
Go karts	Pyrotechnics	White Water Rafting
Hang Gliding	Quad Biking	Wind Surfing
Horse Riding	Reverse Bungee	Zorbing
Hot Air Ballooning	Rock Climbing	

If you have a complaint

Our objective is to provide a high standard of service to you at all times. However we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly. If you wish to register a complaint please contact us:

- in writing, to the Managing director at the address shown on the letter (or business card) that accompanies this document, and/or;
- by telephone, using the number shown on the letter document (or business card) that accompanies this document, and/or;
- in person, at the address shown on the letter (or business card) that accompanies this document.

In all cases please quote your policy number or other reference we have given you. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

The Law Applicable To This Policy

You and Your Insurers are free to choose the law applicable to this Policy. As Your Insurers are based in England Your Insurers propose to apply the law of England and Wales and by purchasing this Policy You have agreed with this.

Important – Material Facts

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

Identity of Insurers

This policy is underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited.

It is administered on their behalf by Towergate Underwriting Group Ltd trading as Towergate Underwriting Entertainment.

Towergate Underwriting and Towergate Underwriting Entertainment are trading names of Towergate Underwriting Group Limited. Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.