

CERTIFICATE OF INSURANCE

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: B0713SPRSP1901033

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.

POLICY DETAILS:

Master Policy No:	B0713SPRSP1701033
Certificate No:	12237
Wording:	Sport & Leisure Combined – Lockton Ascend (S&LA 02/17 – CIC(UK)L)
Insured:	The Outdoors People
Insured Principal:	Craig Geddes
Insured's Address:	C/O The Outdoors People Ltd, 307 Grovehill Road, Beverley, HU17 0JG
Number of Directors/Instructors:	1
Premises:	Not Applicable
Business:	Mountaineering Instruction as per the remit of the Mountain Training qualification(s) held
MT Awards declared:	Mountain Leader (Summer), Single Pitch Award
Additional Activities:	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
Period of Insurance:	From: 1 st April 2019 To: 31 st March 2020

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

Limit of Liability:	GBP 5,000,000 any one Occurrence
Extension:	Pollution Liability: GBP 5,000,000 any one Occurrence and in the aggregate
Trigger:	Incidents Occurring During
Occurrence Limit:	Combined
Excess:	GBP Nil
	Applicable to Injury and Damage
	Applicable to Defence Costs

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

PRODUCT LIABILITY SUB-SECTION

OPERATIVE

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

EMPLOYERS LIABILITY SUB-SECTION

OPERATIVE

Limit of Liability:	GBP 10,000,000 any one Occurrence
	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 Occurrence
	Asbestos: GBP 5,000,000 any one Occurrence
Trigger:	Injury Caused During
Occurrence Limit:	Protected
Defence Costs:	Inclusive
Covered Jurisdictions:	United Kingdom

PROFESSIONAL LIABILITY SUB-SECTION

OPERATIVE

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

MATERIAL DAMAGE EXTENSION

OPERATIVE

Specifications

Sports and Business Equipment

Description:	Mountaineering Equipment
Sum Insured Full Value:	GBP 50,000
Item Limit:	GBP 1,000
Excess:	GBP 250

PREMIUM:	GBP 1,100.00
Insurance Premium Tax at 12%	GBP 132.00
Total Premium	GBP 1,232.00

NOTIFICATION OF CLAIMS AND CIRCUMSTANCES TO:

XL Catlin
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com
Jonathan.Kelly@axaxl.com

Signed by:



Paul Jardine
Director
Catlin Insurance Company (UK) Ltd.

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.

PROPERTY IN TRANSIT ENDORSEMENT

(a) Cover

The cover is for property in the course of transit outside the confines of the **Premises** by road, rail, air or sea for the purposes of the **Business** and within the Territorial Limits stated in the **Schedule**.

The cover only includes property for which the **Insured** is responsible during transit and which would be insured under any of the other Material Damage Specifications if it were not in transit.

(b) Period of Cover

Cover for property in transit starts with the lifting of the property at the **Premises** and continues during periods of temporary storage up to a maximum of thirty (30) days and while awaiting loading or unloading and ends when the property is returned and back in place in any of the **Premises**.

If the policy is cancelled before its natural expiry date or is not renewed other than in respect of non-payment of premium, coverage in respect of property that had commenced a journey and was in transit at the time of cancellation or expiry will continue in full force until such property is no longer in transit as described above up to a maximum of thirty (30) days.

(c) Waivers

With the **Insurer's** prior written consent the **Insured** may waive rights of recovery in writing prior to loss against private and contract carriers and accept bills of lading or receipts from carriers, bailees, warehousemen or processors prior to loss limiting their liability, but the coverage this Section provides will not inure to the benefit of any carrier, bailee, warehouseman or processor.

(d) Basis of Valuation

The basis of valuation for property in transit is the basis applicable to the Material Damage Specification that the property in transit would have fallen under if it were not in transit.

In all cases deduction will be made for any costs, taxes, duties and charges which the **Insured** saves because the property did not arrive intact at its destination.

(e) Exclusions

This Specification excludes:

- (i) Money;
- (ii) anything on or in or forming part of a construction site;
- (iii) glass;
- (iv) property in any mode of transport where there is no one in charge of it, keeping it under observation, and able to interfere with any attempt by anyone to break into it or steal it or anything in it;
- (v) property stored during the course of a transit where the intended duration of the storage is in excess of thirty (30) days;
- (vi) personal, portable equipment of general utility whilst being carried as such, including carrying cases, computers, computer peripherals, cameras, video cameras and playing devices, watches, mobile telephones, data carrying devices, satellite navigation equipment, audio playing and recording equipment; personal tools and equipment of Employees or contractors.

