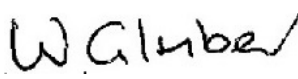


Policy Schedule

Commercial Combined

Wording reference:	G M Imber - Ascot 1414 - Commercial Combined V1.0 01 04 2021
Unique Market Reference Number:	B6022PK23RQ548W3X
Policy number:	BI06C07857B
Insured name:	Funday Entertainment Limited
Correspondence Address:	118 Essex Road, Romford, Essex, RM7 8AX
Premises Address:	Church Lane, Hutton, CM13 1RZ
Business description:	Operator & Hirer of Leisure Equipment and the like
Period of insurance:	Effective from: 20/06/2023
	To: 19/06/2024
	<i>Both dates inclusive</i>
Total Property Premium	£3,600.00
Total Employers' Liability Premium	£1,000.00 100% minimum & deposit
Total Public/Products Liability Premium	£5,000.00 100% minimum & deposit
Total premium	£9,600.00
Insurance Premium Tax (IPT):	£1,152.00
Policy fee:	£0.00
Total payable:	£10,752.00
Binding underwriter:	GM Imber & Sons Limited
Subscribing Insurers:	Syndicate 1414 at Lloyd's (100%)
Signed for and on behalf of the Binding Underwriter	
Date of issuance:	12/07/2023

Contracting Parties:

Subscribing Insurers: Syndicate 1414 at Lloyd's

Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales (No.04098461). Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY.

Binding Underwriter: GM Imber & Sons Limited

GM Imber & Sons Limited is authorised and regulated by the Financial Conduct Authority No: 448476. GM Imber & Sons Limited is registered in England No: 560297. Registered Office: 77A High Street, East Grinstead, West Sussex, RH19 3DD

Section 1 – Property Damage	INSURED
	Sum Insured
Buildings	£0.00
Contents (Contents, fixtures and fittings, machinery and plant, all fixed glass, signs and fascias, glass showcases, shelves tops and mirrors)	
Contents (Computers and Office Equipment)	£0.00
Stock (excluding wines and spirits and tobacco and precious metals)	£600,000
Stock of wines, spirits and tobacco	Not Insured
Stock in the open	Not Insured
Optional extension to Section 1 – Contents anywhere in the world	INSURED
	Sum Insured
	£600,000
Section 2 – Business Interruption	NOT INSURED
Indemnity Period	12 months
	Sum Insured
Estimated Gross Profit	Not Insured
Estimated Gross Rental	Not Insured
Estimated Gross Revenue	£0.00
Additional Increased Cost of Working	Not Insured
Outstanding Debit Balances	Not Insured

Section 3 – Employers’ Liability	INSURED
Limit of Indemnity	£10,000,000 any one occurrence inclusive of all costs and expenses limited to £5,000,000 any one occurrence inclusive of all costs and expenses in respect of Asbestos and Terrorism
Section 4 – Public Liability	INSURED
Limit of Indemnity	£10,000,000 any one occurrence inclusive of all costs and expenses
Section 5 – Products Liability	INSURED
Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate inclusive of all costs and expenses
Section 6 – Money and Assault	NOT INSURED
Loss of Money	Sum Insured
In transit in the custody of an Insured Person	£2,500
In a bank night safe	£5,000
In the Premises during Business Hours	£2,500
In a locked safe in an enclosed building in the Business portion of the Premises outside Business Hours	£5,000
Not in a locked safe, in an enclosed building at the Premises outside Business Hours	£500
In the custody of a security company operating to British Standard BS7872 and having a written contract with You for a maximum period of twenty four (24) hours	£12,500
In the private dwelling of Yours, a Business Partner, director or Employee if authorised by You	£500
Assault	Maximum Benefit per Insured Person
Death (which shall not be presumed by the disappearance of the Insured Person)	£10,000
Loss of Limbs or Sight	£10,000
Permanent Total Disablement	£10,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	£25 per week

Medical Expenses	£1,000
Section 7 – Goods in transit	INSURED
	Sum Insured
Own vehicles – any one vehicle	£25,000
Third party vehicles – any one vehicle	Not Insured
Section 8 – Deterioration of Stock	NOT INSURED
	Sum Insured
	Not Insured
Section 9 – Loss of Licence	NOT INSURED
	Sum Insured
	Not Insured
Excess (if Section Insured)	
Section 1 – Property Damage	Excess
Material Damage – All Perils (other than specified below)	£250
Subsidence, Landslip & Heave	£1,500
Flood	£250
Theft	£250
Section 2 – Business Interruption	£250
Section 3 – Employers’ Liability:	Nil
Section 4 – Public Liability – Third Party Property Damage:	£500
Section 4 – Public Liability – Third Party Bodily Injury:	Nil
Section 5 – Products Liability:	£250
Section 6 – Money & Assault	£150
Section 7 – Goods in Transit	£150
Section 8 – Deterioration of Stock	£250
Section 9 – Loss of Licence	£250

Applicable Endorsements

LIAB002 - Bona-fide Sub-contractors Condition Precedent

LIAB046 – Inflatable Condition Precedent

LIAB050 – Mechanical Ride Condition Precedent

PROP005 – Storage of stock above floor level condition precedent

PROP007 – Fixed Electrical Installation Testing Condition Precedent

PROP022c – Alarm Condition Precedent (Redcare GSM/Dualcom)

Important notice

These Endorsements are Conditions Precedent

We are only prepared to provide cover under the **Sections** identified in this **Endorsement** if **You** take the steps and precautions to reduce the risk of losses which are specified as condition precedent.

If **You** do not comply with these conditions precedent **We** will not be liable for any claims under the **Sections** of cover to which they apply.

We will not rely on a condition precedent in these **Endorsements** to exclude, limit or discharge our liability for a loss if, where Section 11 of the Insurance Act 2015 applies, **You** can prove that non-compliance could not have increased the risk of a loss which actually occurred in the circumstances in which it occurred.

LIAB002 - Bona-fide Sub-contractors Condition Precedent

It is a condition precedent to **Our** liability under the Employer's Liability, Public Liability and Products Liability Sections of this **Policy** that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for **You** and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £5,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for **You**.

You shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by **Us** when required.

LIAB046 – Inflatable Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any bouncy castle or other inflatable equipment is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. the use of equipment is supervised by a responsible adult (18 years of age or over) at all times.
4. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

LIAB050 – Mechanical Ride Condition Precedent

It is a condition precedent to **Our** liability under the Public Liability Section of this **Policy** that the use of any rodeo bulls, surf machines or other mechanical rides is subject to the following:

1. an annual inspection carried out by a competent person.
2. the equipment is used in accordance with the manufacturers' operating manual and is fully secured to the ground where applicable.
3. The equipment is operated by **You**.
4. the use of equipment is supervised in accordance with manufacturer's operating manual by a responsible **Employee** (18 years of age or over) at all times.
5. no person visibly under the influence of alcohol or drugs will be permitted on or use the equipment.

An increased excess of £1,000 each and every claim shall apply in respect of any Bodily Injury Claim made in respect of the use of any rodeo bulls, surf machines or other mechanical rides.

PROP005 – Storage of stock above floor level condition precedent

It is a condition precedent to **Our** liability under this **Policy** that all **Stock** stored in or within the **Premises** is stored not less than fifteen (15) centimetres above surrounding floor level on racks, shelves or pallets.

PROP007 – Fixed Electrical Installation Testing Condition Precedent

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

- (a) All fixed electrical installations are tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every three (3) year period and a current IEE test certificate has been issued showing no deviations;
- (b) **You** will make any such Electrical Installation Condition Report (EICR) or IEE certificate available to **Us** or **Our** representatives on request.

PROP022c – Alarm Condition Precedent (Redcare GSM/Dualcom)

Alarm Condition Precedent (Redcare GSM/Dualcom)

It is a condition precedent to Our liability under this Policy that You shall ensure that at the start of this insurance and throughout the Period of Insurance:

- A. A National Security Inspectorate (NSI) and/or Security Systems & Alarms Inspection Board (SSAIB) approved Redcare GSM and/or Dualcom intruder alarm system is installed and operational at the Premises with an Annual Maintenance contract in force
 - B. A full specification of the intruder alarm system is kept and maintained by You for inspection by Us or Our representatives where required;
 - C. the alarm system incorporates full perimeter protection to all entry/exits/window openings of the Premises
 - D. passive infrared movement detectors are operational within the Premises to ensure that all goods are covered within the radius of such detectors
 - E. You shall appoint at least two Keyholders and shall record details of the Keyholders with the police and any alarm receiving centre to which the intruder alarm system signals
 - F. any change of Keyholder details shall be notified immediately to the police and any alarm receiving centre to which the intruder alarm system signals
 - G. in the event of notification of any activation of the intruder alarm system or interruption of the means of communication during any period that the system is set a Keyholder shall attend and allow access to the Premises without delay
 - H. that if You receive any notification:
 - i. from the police alarm installer/maintenance contractor or alarm receiving centre that response to alarm signals or line interruptions from the intruder alarm system may be withdrawn or the level of response reduced or delayed
 - ii. from a Local Authority or Magistrate imposing any requirement for abatement of nuisance
 - iii. that the intruder alarm system cannot be returned to or maintained in full working order
- You shall advise Us as soon as possible and, in any event, not later than 10 am on Our next working day and comply with any subsequent requirements stipulated by Us as soon as reasonably practicable.

All other terms conditions and exclusions of the **Policy** remain unaltered.

Schedule of Equipment

8x8 Carrot Ball Pond		
8x8 Blue Ball Pond		
12x12 Adult Ball Pond		
12x15 Peter Rabbit Castle		
12x15 Pirate Castle		
12x15 Princess Castle		
21x23 Adult Castle X 4		
23x16 Circus Soft Play		
10x4 Air Juggler		
15x15 Disco Dome		
4x6 Safety Mats X 10		
70x30 Water Slide		
8x8 Grab a Grand		
6x3 Nerf Wars		
16x18 Santa Bounce House		
12x12 Christmas Castle		
35x15 Slip & Slide X 2		
35x15 Bungee Run X 2		
20x40 Beach Volley Ball		
40x40 Dash & Grab		
40x15 Noahs Ark		
20x40 Human Football Table		
10x10 Inflatable Basketball Challenge X 2		
40x20 Pony Hop		
15x18 Velcro Football		
17x17 Football Darts X 2		
15x12 Unclimbable Ladder		
40x40 Body Zorb Track		
16x16 Inflatable Twister		
30x20 Dino Slide		
16x16 Gladiators X 2		
35x35 Hanger 51		
40x40 Demolition Wrecking Ball		
25x14 Pirate Slide		
60x15 Pirate Assault Course		

80x12 Boot Camp Assault Course		
100x20 Extreme Assault Course		
25x50 Wipeout Balls		
20x20 Base Jump Slide		
15x17 Snow Globe		
10x10 Ice Cube Ski Blizzard		
200x60 Mega Falls Slide		
40x40 Duck and Run		
40x40 Last Man Standing X 2		
50x16 Splat Wars		
25x25 Water Wars		
30x40 Tiger Moving Mouth		
40x80 Blizzard Beach Slide		
8x8 Golf Chipping Challenge		
20x20 Inflatable Marquee X 2		
8x8 Penalty Shootout		
8x8 Speed Cages		
60x60 Volcano Slide		
Rodeo Base X 2		
16x16 Inflatable Rodeo X 4		
Go Karts X 4		
150x90 Go Kart Track		
12x8 4 Lane Scalextrix		
12x6 8 Lane Scalextrix		
9x4 Race Simulator X 2		
10x8 Photo Booth		
4x4 Selfie Pod		
12x6 Selfie Booth		
Laser Clay Shooting		
Christmas Photo Booth Skins		
Xbox & Kinect		
6x8 Dance Machine		
8x4 Sweet Carts X 2		
12x6 Roasted Chestnuts X 2		
20x20 Foot Pool		
10x4 Hotdog Cart		
30x30 Archery		

9x9 007 Laser Shooting		
Surf Simulator		
6x6 Baby Bull		
6x6 Baby Reindeer		
6x6 Baby Reindeer Inflatable		
Bull Attachment X 2		
Reindeer Attachment X 2		
Horse Attachment		
Sheep Attachment		
Camel Attachment		
Roulette Attachment		
Carpet Attachment		
Snowboard Attachment		
Walk The Plan Attachment		
Willy Attachment		
Surf Board Attachment		
Coke Can Attachment		
Red and White Table Covers X 3		
Black Table Covers X 3		
Side Stall Frames Covers X 6		
Side Stall Fronts X 9		
Shelf Brackets X 6		
Red Shelf Tops X 12		
Red Stall Tables X 6		
Tin Can Alley X 2		
Splat the Rat		
Santa Shy		
Roll a Penny X 2		
Darts X 2		
Indoor Coconut Shy X 2		
Outdoor Coconut Shy		
Hoopla X 2		
Hook a Duck X 2		
Cork Shooting X 2		
Ball in Bucket X 2		
Indoor Archery X 2		
Snow Ball Challenge X 2		

8x4 Lights Out		
8x4 Horse Racing		
8x4 Reindeer Racing Frame and Cover		
6x8 Saloon Bar Shoot Out		
7x2 Crazy Golf X 3		
6x4 Ice Cream Cart		
10000 Ball Pound Balls in Bag X 10		
Trampoline X 2		
LED Air Hockey Tables X 4		
LED Table Footballs X 2		
LED Table Tennis X 2		
Ground Sheets X 30		
Sand Bags X 42		
Thunder Bolts X 47		
Water Trays X 10		
Water Butts X 35		
Water Butt Covers X 10		
8x4 Beach Theme Auntie Sally X 2		
1.5hp Blowers X 46		
2hp Blowers X 24		
1hp Blower		
Small Snail Blowers X 5		
Large Snail Blowers X 2		
Petrol Blowers X 21		
Diesel Gen Sets X 3		
Petrol Gen Set X 11		
6 Way Distribution Boards X 2		
7ft Pool Table X 2		
4 Way Leads X 25		
Leads X 150		
13amp Adaptors X 100		
3 Way Splitters X 100		
6ft Tables X 3		
2ft Tables X 10		
4ft Tables X 8		
80x10 Danger Zone Assault Course		
Nintendo Wii X 2		

9mx9m Synthetic Ice Rink		
Speed Raders X 2		
Sack Barrows X 10		
Spare Set Pugil Sticks		
Spare Skates X 60		
Skate Sharpener		
Go Kart Cones X 150		
Spare Go Kart Wheels X 8		
4lb Hammers X 10		
2lb Hammers X 2		
14lb Hammers X 3		
12ft Striker		
8ft Striker		
6ft Striker		
Spare Rubber Hammers X 5		
1500ft Bunting		
Petrol Cans X 28		
Go Kart Trailer		
Stakes X 600		
Big Stakes X 30		
Stake Plates X 10		
Danger Spikes X 30		
4x5 Victorian Hand Carts X 4		
Rum Barrels X 2		
Western Theming		
Side Stall Lights X 10		
3m x 3m Pop Up Marquees X 4		
Compressor X 2		
White Picket Fence X 20		
Milk the Cow		
Giant Buzzer X 4		
Shove a Penny		
Dominos X 2		
Bowls		
Ludo		
School Games		
Draughts X 2		

Connect 4 X 3		
Jenga X 4		
Snakes and Ladders X 2		
Horse Shoe Tossing X 2		
Giant Chess		
PA System X 2		
Adult Sumos X 3		
Limbo X 2		
Quitos		
Croquet		
Twister X 2		
Cactus Lasoo X 2		
10 Pin Bowling X 2		
Pluck a Duck		
Giant Operation		
Pub Darts		
Body Zorbs		
Football Goals X 2		
Stocks X 2		
Frisby Golf		
Rocket Stomp		
Electronic Basket Ball		
Small Popcorn Cart X 2		
Small Candy Floss Cart X 2		
High Powered LED Light X 2		
Spare Dance Machine Mats X 2		
Twin Halogen Lights X 4		
Snow Machine X 2		
Bubble Machine		
Tombola		
ips System with Cones		
ips System with Vest		
Palm Trees X 4		
Chinese Puzzles		
Spare Last One Cables X 2		
Tug of War Ropes X 2		
The Vault		

Spare Laser Shoot Guns X 2		
Dominos X 2		
Dancing Ducks X 2		
Popcorn Machine X 4		
Candy Floss Machines X 2		
Waffle Machine		
Chocolate Marshmallow Machine		
Pancake Machine		
Soup Urn X 2		
Electric Tea Urns X 3		
Gas Tea Urns		
Waterbutts X 20		
JBL Speakers X 4		
Self Powered Speaker X 3		
Flight Cases X 31		
Industrial Diesel Heater		
Diesel Stand		
Blower Heater		
Delation Fan Tube		
Gas Fork Lift		
Roller Machine		
Spare Straps X 30		
Ratchet Straps X 10		
Petrol Blower Cages X 10		
Office Chairs X 2		
Fire Extinguisher X 10		
Hammer Drills X 2		
Jump Leads X 2		
500kg Skates X 4		
2ton Skates		
Microwave		
1000 Toys		
Slide Rolling Straps		
Ladder		
Big Cages X 4		
Spare Last One Arms X 2		
Sprinter		

Recovery Truck		
Sprinter Luton		
Sprinter Luton		
Transit		
Giant Game Package		
DJ Lights X 3		
Boules		
Bunting Spikes X 50		
Candy Floss Bowls X 4		
Pick Up Sticks		
Popcorn Holder		
Ice Cream Holder Table		
Dunk Tank		
Gunge Tank		
Crazy Mirrors		
Giant Naughts and Crosses		
Giant Quoits		
Giant Snakes and Ladders		
Slip Sheet Sacks X 30		
Skittle Alley		
Frustration X 2		
Spot On		
Kids Sumo		
Toxic Slide		

HOW TO REPORT A CLAIM

Should You need to report or make a claim, please contact Ascot Syndicate 1414 at Lloyd's specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise us to do this on Your behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4AJ

	Telephone:	E-mail:
Claims	+44 (0) 1732 520260	newclaim@woodgate-clark.co.uk
Out of office	+44 (0) 1732 520270	

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible, provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.