



# CERTIFICATE OF INSURANCE

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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: B0713SPRSP1701033

CERTIFICATE NUMBER: 30167

**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.

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The Insured is requested to read this Certificate and, if it is incorrect, return it immediately for alteration.

In all communications the Certificate Number and Master Policy Number appearing above should be quoted. Enquiries should be made initially to your broker or to Lockton Companies LLP.

## POLICY DETAILS:

|  |  |
|--|--|
| <b>Master Policy No:</b>                   | B0713SPRSP1701033  |
| <b>Certificate No:</b>                     | 30167  |
| <b>Wording:</b>                            | Sport & Leisure Combined – Lockton Ascend (S&LA 02/17 – CIC(UK)L)  |
| <b>Insured:</b>                            | Vertigo Outdoor  |
| <b>Insured Principal:</b>                  | Robert Davies  |
| <b>Insured's Address:</b>                  | 1, Rosanna Courtyard, Ashford, Wicklow, A67 X793 Republic of Ireland   |
| <b>Number of Directors/Instructors:</b>    | Not Applicable   |
| <b>Premises:</b>                           | Not applicable   |
| <b>Business:</b>                           | Mountaineering Instruction as per the scope of the Mountain Training qualification(s) held   |
| <b>Mountain Training qualification(s):</b> | Single Pitch Award, Mountain Leader Summer, Mountaineering Instructor Award  |
| <b>Additional Activities:</b>              | Cover is extended to include Gorge Walking, Ghyll Scrambling, Caving & Mine Exploration and Coasteering  |
| <b>Period of Insurance:</b>                | From: 11 May 2018 To: 10 May 2019<br>Both dates Inclusive local standard time at the <b>Insured's</b> address stated above<br>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 <b>Insurer</b> and the <b>Insured</b> . |

## LIABILITY SECTION:

**OPERATIVE**

Covered Jurisdictions: Republic of Ireland

### PUBLIC LIABILITY SUB-SECTION

**OPERATIVE**

|                            |  |
|----------------------------|--|
| <b>Limit of Liability:</b> | GBP 5,000,000 any one <b>Occurrence</b>  |
| <b>Extension</b>           | Pollution Liability: GBP 5,000,000 any one <b>Occurrence</b> and in the aggregate  |
| <b>Trigger:</b>            | Incidents Occurring During   |
| <b>Occurrence Limit:</b>   | Combined   |
| <b>Excess:</b>             | GBP Nil<br>Applicable to <b>Injury</b> and <b>Damage</b><br>Applicable to <b>Defence Costs</b>                               |
| <b>Defence Costs:</b>      | Inclusive  |
| <b>Retroactive Date:</b>   | None applicable<br>Except Data Protection Act: Not Applied   |
| <b>Business Premises:</b>  | The <b>Business</b> 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, MIA, MIC activities**

Covered Jurisdictions: Republic of Ireland

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**

**Defence Costs:** Applicable to **Defence Costs**  
Inclusive

**Retroactive Date:** None applicable  
Except Consumer Protection Act: Not Applied

**Products sold in or supplied to:** **Republic of Ireland**

Covered Jurisdictions: Republic of Ireland

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:

|                            |   |
|----------------------------|---|
| Breach of Confidentiality: | GBP 100,000 any one <b>Occurrence</b> and in the aggregate<br>Excess: Nil |
| Breach of Copyright:       | GBP 100,000 any one <b>Occurrence</b> and in the aggregate<br>Excess: Nil |
| Libel and Slander:         | GBP 250,000 any one <b>Occurrence</b> and in the aggregate<br>Excess: Nil |

**Trigger:** Claims Made and Notified – Reporting Period 60 Days

**Occurrence Limit:** Combined

**Defence Costs:** Inclusive

**Retroactive Date:** 3 years prior to inception date

Covered Jurisdictions: Republic of Ireland

## PERSONAL ACCIDENT EXTENSION:

**NOT OPERATIVE**

|  |   |
|--|---|
| <b>Geographical Limits:</b>                | United Kingdom and Ireland but Worldwide excluding USA and Canada in respect of IML, MIA, MIC activities  |
| <b>Permanent Partial Disability Scale:</b> | Standard  |
| <b>Claim Time Limit:</b>                   | 12 months   |
| <b>Event Aggregate Limit:</b>              | £26,000 per Insured Person  |
| <b>Age Limit:</b>                          | Applicable for Ages 5 to 80 only.<br>Reduced Benefits apply for:<br>Ages 5 to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies<br>Ages 71 to 80 - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies |

## BENEFITS SCHEDULE

| <b>BENEFIT TYPE</b>                  | <b>BENEFIT AMOUNT</b>  |
|--------------------------------------|--|
| <b>Accidental Death</b>              | £25,000  |
| <b>Permanent Total Disablement</b>   | £25,000  |
| Any Occupation                       |  |
| <b>Permanent Partial Disablement</b> | Capital Sum £25,000  |
| Standard Scale                       | Please check the scale below to see what percentage of the Capital Sum is payable. |
| <b>Medical Expenses</b>              | Unless detailed below: £1,000  |

Excess: Nil

PERMANENT PARTIAL DISABLEMENT - STANDARD SCALE

| CONDITION                     | PERCENTAGE OF CAPITAL SUM PAYABLE |
|-------------------------------|-----------------------------------|
| Loss of Limb (one limb):      | 25%                               |
| Loss of Limb (two or more):   | 100%                              |
| Loss of Sight (one eye):      | 25%                               |
| Loss of Sight (both eyes):    | 100%                              |
| Loss of Limb & Loss of Sight: | 75%                               |
| Loss of Hearing (one ear):    | 25%                               |
| Loss of Hearing (both ears):  | 100%                              |
| Loss of Speech:               | 100%                              |

**Important Notes**

The Insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for **Permanent Partial Disablement** arising out of any one **Accident** regardless of the number of conditions diagnosed in the **Insured Person**.

|                              |     |               |
|------------------------------|-----|---------------|
| <b>PREMIUM:</b>              | GBP | 195.00        |
| Insurance Premium Tax at 12% | GBP | 23.40         |
| <b>Total Premium</b>         | GBP | <b>218.40</b> |

**NOTIFICATION OF CLAIMS AND CIRCUMSTANCES TO:**

XL Catlin  
Crisis Management  
20 Gracechurch Street  
London  
EC3V 0BG

E-mail: [James.Good@xcatlin.com](mailto:James.Good@xcatlin.com)

[Jonathan.Kelly@xcatlin.com](mailto:Jonathan.Kelly@xcatlin.com)

**Signed by:**



Paul Jardine  
Director  
Catlin Insurance Company (UK) Ltd.

Initial: JM

Date: 11 May 2018



## ENDORSEMENTS TO CERTIFICATE OF INSURANCE:

### **BASIS OF COVER ENDORSEMENT**

Cover is provided for all activities within the scope of the Mountain Training qualification(s) held and disclosed to Insurers 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 scope of their Mountain Training qualification(s) and in respect of MIA/MIC holders the provision of technical advice including when working as an AALS Inspector.

When 'Operative' Employers liability is provided for mentoring purposes only in respect of Individuals and Companies with only 1 Director/Instructor.

### **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

Where Mountain/Fell Running is included within the additional activities the Participant Ratio is limited to 1 : 8

### **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.

#### **ADDITIONAL ACTIVITIES ENDORSEMENT**

It is a condition precedent to **Our** liability that **You** must have the relevant qualifications and/or experience to undertake the additional activities namely; Gorge Walking, Ghyll Scrambling, Caving and Coasteering.

Furthermore, It is a condition precedent to **Our** liability that **You** must have carried out the necessary risk assessments for each activity and do not undertake any activity at a site which **You** have not been visited previously or has not been used for the activity in question previously.

If these additional activities contribute to more than 20% of **Your** annual gross turnover **You** must inform **Us** immediately.