

Schedule of Insurance



Policy Number: ARK-FUL-EH-893764
Your Insurance Agent: Towergate - Bury St Edmunds Branch
Reason for issue: New Business

Leisure Policy Schedule

This schedule forms part of your policy and should be read together with your policy document and statement of fact. If any of the information is incorrect, please contact your insurance agent.

Material Facts

All material facts must be disclosed. Failure to do so could invalidate your insurance. A material fact is one that is likely to influence an insurer in the assessment and acceptance of the proposal (e.g. any criminal conviction concerning dishonesty). Material facts must be disclosed in relation to you and all persons who are to be insured. If you are in any doubt as to whether a fact is material or not, then it should be disclosed to the Insurer. If any changes in circumstances arise during the period of insurance cover please provide full details

Please also refer to Your Policy Document for full details of cover provided.

Period of Insurance: from 16/06/2024 to 16/06/2025

New Business Premium breakdown:

Premium before IPT:	£1,641.52
Insurance Premium Tax (IPT):	£196.98
Total Premium:	£1,838.50
Administration Fee:	£30.00
Total Payable:	£1,868.50

If applicable, your latest Mid Term Adjustment (MTA) Premium Breakdown is shown below:

MTA Premium before IPT:
Insurance Premium Tax (IPT):
Total MTA Premium:

MTA Effective Date:

Policyholder

Insured: Mr Mark Eaglesham

Insured Trading Name (if different): The Bouncy Castle Man

Trading Address: 26c Poplar Road Glenrothes KY7 4AA

Trade Description: Leisure Equipment Hirer of the specified items listed below in 'Section 2B & 2C – Public and Products Liability'

Sum Insured

It is essential and in your own interest that you consider the adequacy of your cover advising Your Insurance Agent immediately of any increases or alterations required. Please check that the sums insured within this policy schedule represent the full re-instatement value of your property. Failure to specify an accurate sum insured could result in claims payments being reduced by the proportion of the stated sum insured to the correct value at risk.

Section 1. Equipment Coverage

Equipment Damage cover to your apparatus: **Insured**

If 'Equipment Damage cover to your apparatus' is noted as 'Insured' above you have cover as per the policy wording up to : **£6,000.00**

If 'Equipment Damage cover to your apparatus' is noted as 'Not Insured' then there will be no cover provided under this section

Leisure Equipment:

Apparatus Type	Sum Insured	Number of items
Rodeo Bull (WITH Dead mans handle- Sensor in seat or Wrist band)	£3,000.00	1
Adult Activity Castle	£1,000.00	1
Childrens Activity Castle, Assault/Obstacle Course	£2,000.00	2

Section 2A & Extensions. Employers Liability

Limit of Liability / Indemnity: £0.00

Section 2B & Extensions. Public Liability

Limit of Liability / Indemnity: £2,000,000.00

Section 2C & Extensions. Products Liability

Limit of Liability / Indemnity: £2,000,000.00

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Apparatus Type Covered by Section 2b & 2c

Apparatus Type	Number of items
Rodeo Bull (WITH Dead mans handle- Sensor in seat or Wrist band)	1
Adult Activity Castle	1
Childrens Activity Castle, Assault/Obstacle Course	2

Excesses

Excesses applying to each and every claim, unless otherwise amended by an endorsement listed below:

Section 1 - £250

Section 2 – Nil

Section 3 - £250

Section 4 - £250

Endorsements Applying

The following Endorsements apply to your policy:

Your Insurer

This Policy is arranged by Ark Insurance Group Limited and is underwritten by **Faraday Underwriting Limited for and on behalf of Syndicate 435 at Lloyd's**

Ark Insurance and the Insurer are authorised and regulated by the Financial Conduct Authority. The FCA's register can be accessed by visiting the FCA's Website at www.fca.org.uk/register.

Issued under Unique Market Reference: B1262BW00324

Please find below a sample Hire agreement, this or a similar agreement MUST be signed for every hire where you or an employee will not be in attendance and retained by you for the insurers inspection if required.

The below 'Hire Checklist' should be completed in every instance before the equipment is used.

Please print or photocopy these for your own use.

HIRE AGREEMENT & SAFETY INSTRUCTIONS

Including Terms and Conditions of Hire

It is the responsibility of the person who is hiring this Equipment to ensure that all possible steps are taken to avoid injury or damage to the Inflatable.

Please ensure that the following Safety Instructions are followed:

- Inflatable Equipment will be fully secured to the ground at all times during use as per the manufacturers' recommendations.
- Ensure that the area around the unit is completely clear at all time.
- Do not allow anyone on the Equipment during inflation or deflation.
- A responsible Adult (18 years of age and over) must supervise the Inflatable at all times when in use.
- Do not allow Children & Adults on the Inflatable at the same time unless for the sole purpose of assisting a child.
- Please ensure that participants are not attempting somersaults and are clothed appropriately with nothing in their pockets.
- Climbing, hanging or sitting on walls is DANGEROUS and must not be allowed.
- Avoid large and small Children from using it at the same time.
- No food, drinks or chewing gum to be allowed on the Inflatable.
- All shoes, glasses, jewellery, badges MUST be removed before using the Inflatable.
- No smoking or barbecues near or within an unsafe distance of the Inflatable.
- Always ensure that the Inflatable is not overcrowded, and limit numbers according to the age and size of Children using it.
- Always ensure Children are not pushing, colliding, fighting or behaving in a manner likely to injure or cause distress to others.
- No pets, toys or sharp instruments are allowed on the Inflatable.
- Do not allow anyone to bounce on the front safety step.
- Ensure that no-one with a history of back or neck problems or any medical condition which could reasonably be aggravated by using the equipment is allowed on the Inflatable.
- Do not allow children around the back of the Inflatable unsupervised
- The Inflatable should not be used if it becomes wet on the jumping area or in the event of rain, the unit should not be used.
- In the event that the blower stops working, please ensure all users get off the inflatable immediately.
- No person or persons under the influence of alcohol and/or prescribed and/or non prescribed drugs and/or any other intoxicating substance will use or supervise the Equipment.

IF YOU ARE UNSURE OF ANYTHING, PLEASE CONTACT US.

DISCLAIMER - Please note that all persons using this Inflatable do so at their own risk.

The person/s or organisation hiring this Inflatable equipment will be responsible/liable for any damage or injury occurring from or as a result of misuse or reckless use.

These guidelines are for the safety of all people using this equipment, and it is the sole responsibility of the hirer to ensure they are fully adhered to at all times.

We cannot accept any responsibility for any injury caused to anyone using this equipment.

I have read the above agreement and fully understand and accept the conditions as above.

I am aware that whilst in my care I am fully responsible for the Equipment and will pay for any loss or damage that may occur.

I HEREBY AGREE TO ABIDE BY THE TERMS AND CONDITIONS LISTED ABOVE

HIRE DATE & TIME _____

SIGNED _____

NAME IN FULL _____

Date:	
Time:	
Customer Name:	

HIRE CHECKLIST

Yes		No
Setup area clear of debris and/or sharp objects.		
Inflatable(s) are stable and on level ground.		
Inflatable(s) have been suitably anchored to the ground.		
Blower(s) are securely attached & a safe distance from the equipment.		
Electrical cords are in good working order.		
There are no visible tears, rips or seams to the inflatable.		
Equipment left fully inflated and in working order.		
Hire agreement & safety instructions signed by customer		

Customer SIGNED _____

Hirer SIGNED _____

NAME IN FULL _____

POSITION _____