

Administered by: Ark Insurance Group

Issued under Unique Market Reference Number: B1262BW00324





Insurance undertaking: Faraday Underwriting Limited

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 adviser.

Sum Insured

It is essential and in your own interest that you consider the adequacy of your cover advising us 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.

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.

Broker / Intermediary	Peacock Insurance Services Limited	Agent	Ark Insurance Group
Policy number	ARK-FUL-EH18-018698		
Effective date	08/08/2019		
Date of issue	08 August 2019		
Reason for issue	New Business		
Insurer	Faraday Underwriting Limited		

Period of Insurance:		Prer	nium:	
From	08/08/2019	Premi	um excluding IPT	£617.12
То	08/08/2020	Insura	nce premium tax	£74.05
		Total	premium including IPT	£691.17
Policyholder \ Contact name	Paul Watson			
Business Name	Candy Kids Entertainment			
Address	83 Lingholme Chester Le Street DH2 2TR			
Joint applicants (if	Forename		Surname	
applicable):	Stacey		Graver	
Business Description:	Equipment Hirer of the specified items listed below in 'Section 2B & 2C – Public and Products Liability'			

Policy number	ARK-FUL-EH18-018698
Effective date	08/08/2019
Date of issue	08 August 2019

Sections of cover

Section 1 - Equipment Damage

Do you require Theft or Material Damage cover to your apparatus: Yes

Apparatus Type	Total Value	Number of items
Bouncy Castle (15 and under only)	£3,500.00	2
Childrens Activity Castles, Assault/Obstacle	£800.00	1
Courses		
Bouncy Castle (15 and under only)	£1,500.00	1
Face Painting / Henna Tattoos / Glitter	£100.00	1
Tattoos		
Mascot Suits (Up to 20)	£2,800.00	1
Bouncy Castle (15 and under only)	£1,000.00	1
Bouncy Castle (15 and under only)	£900.00	1
Bouncy Castle (15 and under only)	£900.00	1
Bouncy Castle (15 and under only)	£1,800.00	1
Bouncy Castle (15 and under only)	£1,100.00	1
Set of Soft Play Shapes	£1,100.00	1

N.B. The apparatus order above is listed in the same order and refers to those apparatus detailed in the statement of fact.

Total Sum Insured: £15,500.00

Excess applicable to this section: £250 (reducing to £100 in respect of Fire and Theft)

Endorsements applicable to this section listed below:

None

Section 2A - Employers Liability

Limit of Liability: £0.00

Excess applicable to this section: Nil

Endorsements applicable to this section listed below:

Leisure19. PERSONAL PROTECTIVE EQUIPMENT (PPE)

It is a condition precedent to the COMPANYS liability under this Insurance that

- (a) all **EMPLOYEES** are made aware of the dangers of not using personal protective equipment
- (b) personal protective equipment is provided
- (a) a register is maintained which demonstrates that **EMPLOYEES** have received appropriate training and are fully conversant with the way in which to access such personal protective equipment.

Section 2B & 2C - Public and Products Liability

Apparatus Type	Number of items
Bouncy Castle (15 and under only)	2
Childrens Activity Castles, Assault/Obstacle Courses	1
Bouncy Castle (15 and under only)	1
Face Painting / Henna Tattoos / Glitter Tattoos	1
Mascot Suits (Up to 20)	1
Bouncy Castle (15 and under only)	1
Bouncy Castle (15 and under only)	1
Bouncy Castle (15 and under only)	1

Bouncy Castle (15 and under only)	1
Bouncy Castle (15 and under only)	1
Set of Soft Play Shapes	1

N.B. The apparatus order above is listed in the same order and refers to those apparatus detailed in the statement of fact.

Limit of Liability: £1,000,000.00 (Aggregate total for period of cover as shown above.)

Excess applicable to this section: £250 in respect of Third Party Property Damage

Endorsements applicable to this section:

- 6 Leisure 6. GENERAL CLAUSE WE will not cover YOU under this Insurance in respect of any claim arising out of or in connection with work undertaken on YOUR behalf by bona fide independent contractors (not defined as an EMPLOYEE under this Insurance) unless at the time of engaging such contractors YOU obtain and retains a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force
- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to EMPLOYEES and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on YOUR behalf and with a limit of indemnity not less than that applying to this Policy and containing an indemnity to principals clause WE will not cover YOU in respect of any loss that
- (c) arises from equipment not maintained and operated in accordance with the manufacturers instructions
- (d) is caused by one participant to another participant and or a member to another member
- (e) arises out of molestation, physical or emotional abuse or sexual abuse in connection with the Business and occurring anywhere within the Geographical Limits during the Period of insurance

Leisure 6a GENERAL WARRANTY

YOU warrant that all people engaged who will have contact with minors must be checked by and registered with the Disclosure and Barring Service (DBS). Failure to comply with this warranty will render the Policy inoperative in the event of a claim

- 103 AGE ENDORSEMENT BC103 Where the Apparatus is listed as used by 'Children' or '15 and under' WE will not cover YOU if the EQUIPMENT is used by ADULTS
- 103 AGE ENDORSEMENT BC103 Where the Apparatus is listed as used by 'Children' or '15 and under' WE will not cover YOU if the EQUIPMENT is used by ADULTS
- 108 FACE PAINTING BC108 WE will not cover YOU unless any paints and cosmetics used are manufactured using non-toxic cosmetically approved ingredients and comply with EU and FDA regulations and must be removable with soap and water without the need for specialist products.

End of Endorsements

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 (17+) 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 barbeques 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	