
COMMERCIAL COMBINED INSURANCE SCHEDULE

POLICY NUMBER	8.16/48419805		
THE INSURED	Nottingham Hack Space Limited		
THE PREMISES	Roden House, Roden Street, Nottingham, Nottinghamshire, NG3 1JH		
BUSINESS	Workshop for adults		
PERIOD OF INSURANCE	01/02/2023	To	31/01/2024
	Both days inclusive		
PREMIUM	£1,286.16	plus	£154.34 Insurance Premium Tax
EXCESS	Where the Schedule shows the Sections below as included, the Insured shall bear the following amounts of each and every claim		
	Section A – Material Damage	£250	each and every loss
	Subsidence	£1,000	each and every loss
	Section C – Goods in Transit	£250	each and every loss
	Section G – Liability	£250	each and every loss in respect of third party property damage
	Section I – All Risks Away From The Premises	£250	each and every loss
	Section J – Deterioration of Stock	£250	each and every loss

SUMMARY Insurance is provided by the policy during the period of insurance stated above but where insurance is not included this is specified

Section

A	Material Damage	Not Included
B	Money & Assault	Not Included
C	Goods In Transit	Not Included
D	Book Debts	Not Included
E	Loss of Licence	Not Included
F	Business Interruption	Not Included
G	Employers Liability	Included
G	Public Liability	Included
G	Products Liability	Included
H	Fidelity	Not Included
I	All Risks Away From the Premises	Not Included
J	Deterioration of Stock	Not Included

SECTION A
MATERIAL DAMAGE

NOT INSURED

SECTION B
MONEY

NOT INSURED

SECTION C
GOODS IN TRANSIT

NOT INSURED

SECTION D
BOOK DEBTS

NOT INSURED

SECTION E
LOSS OF LICENCE

NOT INSURED

SECTION F
BUSINESS INTERRUPTION

NOT INSURED

SECTION G
EMPLOYERS'S, PUBLIC AND PRODUCTS LIABILITY

Employers Liability – Sub-Section 1
Section G - Condition 7 - Adjustment - Minimum retained premium - 100%

Limit of Indemnity
£10,000,000

Public Liability – Sub-Section 2
Section G - Condition 7 - Adjustment - Minimum retained premium - 100%

£2,000,000

Products Liability – Sub-Section 3
Section G - Condition 7 - Adjustment - Minimum retained premium - 100%

£2,000,000

SECTION H
FIDELITY

NOT INSURED

SECTION I
ALL RISKS AWAY FROM THE PREMISES

NOT INSURED

SECTION J
DETERIORATION OF STOCK**NOT INSURED****ENDORSEMENTS****L005 - Abuse Exclusion**

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

Abuse is defined as :

- i) behaviour which sexualises the victim and uses the victim for sexual gratification.
- ii) the sexual interaction between two minors if there is a perceived difference in power between the victim and the abuser.
- iii) the imposition of an excessively harsh regime through which there is systematic assault or maltreatment of the victim over a period of time; this would not include a single incidence of physical assault.
- iv) the deliberate pre-meditated maltreatment by a nurse or care provider.

L025 - Children's Playground condition

It is a condition precedent to Our liability that in respect of any children's play area at the Premises that

- i) all equipment is maintained and serviced in accordance with the manufacturer's instruction
- ii) appropriate safety signs are provided where necessary that give instructions on the safe use of the equipment.
- iii) all equipment is structurally safe being operated and maintained in a safe manner, compliant with the relevant sections of the Health and Safety at Work Act 1974
- iv) all equipment is supervised by a responsible adult at all times whilst in use

L042 - Door Clause

It is a condition precedent to Our liability that You shall keep all doors and/or fire escapes unlocked and free of obstructions at all times during the opening of the Business.

L056 - Firework and Bonfire Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of fireworks or bonfires.

L072 - Hazardous Activities Exclusion

We will not indemnify You in respect of any claim arising in connection with any of the following activities: Potholing; rock climbing; abseiling; canoeing; water skiing; hang gliding; caving; mountaineering (involving ropes and/or tackle); go karting; quad and/or tri biking; aqualung or scuba diving; motor racing; bungee jumping; parachuting; or any other activity involving a mechanically propelled vehicle.

L088 - Inflatable Devices

It is a condition precedent to Our liability that in connection with the use and/or operation of bouncy castles and other inflatable devices that

- a) You must understand the procedures and rules regarding the safe use/operation of such devices
- b) the maximum number of persons allowed in or on such devices at any one time will not exceed the number outlined in the manufacturer's guidelines or recommendations and such devices must be supervised at all times by You or an adult Employee
- c) all outdoor devices must have adequate anchorage points, where applicable, based on likely wind load which must be used at all times
- d) any devices which are found to be defective must be withdrawn immediately from use until satisfactorily repaired
- e) You must have in place a system of check to ensure that:
 - i) the supplier(s) complies with BSEN 14960:2006
 - ii) all inflatable play equipment carries up to date PIPA tag and certification
 - iii) the supplier(s) belong to one of the following associations
 - 1) British Inflatable Hirers Alliance (BIHA)
 - 2) National Association of Inflatable Hirers (NAIH)
 - 3) Association of Inflatable Manufacturers, Operators, Designers and Suppliers (AIMODS)
- f) all persons shall remove their footwear prior to use
- g) no person over the age of 13 shall be permitted on the equipment
- h) safety mats be used for entry/exit points when the inflatable is sited on a hard surface
- i) in the event of wind speeds in excess of 25 mph the inflatable must be switched off or if the inflatable is sited on a hard surface with sand-bags then it should be switched off in the event of wind speeds in excess of 15 mph
- k) the inflatable must not be used in the event of heavy rain
- l) any exposed electrical connections are fully waterproofed prior to use

We shall not be liable for any damage to ground surfaces as a result of inflatable use.

L125 - Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

L149 - Sporting Participation Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any Injury to any person playing in, training in, or practising any sport.