

SCHEDULE

This Schedule should be read in conjunction with Your Marquee Hirers Policy Wording.

Agreement Number: ERGO14/6018

RETAIL PACKAGE POLICY

SCHEDULE

Policy Number

Date Issued

WEALD2010/0001280

12/5/2014

THE INSURED:	P Wintercrane t/a Bigtopmania
POSTAL ADDRESS OF THE INSURED:	As per details held
RISK ADDRESS TO BE INSURED:	1. Swallowscroft Chapmans Well Launceston PL15 9SG 2. Launceston Self Storage, Scarne Business Park, Launceston. Cornwall. PL15 9HS
BUSINESS DESCRIPTION:	Marquee and/or equipment hire including cover whilst in use by hirers and client
PERIOD OF INSURANCE:	21/5/2014 to 20/5/2015 inclusive
EFFECTIVE DATE:	21/5/2014
REASON FOR ISSUE:	Renewal
PREMIUM DUE (EXCL. IPT):	£924.83
INSURANCE PREMIUM TAX:	£55.49
TOTAL PREMIUM DUE:	£980.32
POLICY VERSION REFERENCE:	Marquee Hirers TLUL1249
BROKER:	Weald Insurance Brokers Ltd
BROKER ADDRESS:	Falcon House, Black Eagle Square, Westerham TN16 1SE

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'OPERATIVE' IS SHOWN.

WHERE THERE IS NO INSURANCE THE WORDS 'NO' OR 'NOT OPERATIVE' ARE SHOWN

**THIS INSURANCE IS EFFECTED BY
ERGO VERSICHERUNG AG, UK BRANCH**

Signed and Dated:

Authorised Signature: _____

Date: 12/5/2014

ERGO Versicherung AG, UK Branch. Registered in England and Wales. Registration No. BR016401.

Registered Office: 55, King William Street, London, EC4R 9AD.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.

SECTION 1A – BUILDINGS, CONTENTS & STOCK	SECTION: NOT OPERATIVE
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N.B. Wherever a figure appears in brackets below the Sum Insured, the figure in brackets is deemed to be the Declared Value of that item.

PROPERTY INSURED

Item No	Premises and Description	Buildings	Contents	Stock	Miscellaneous (as described)	Total
	TOTAL SUM INSURED					

PERILS TO SECTION 1A WHICH ARE OPERATIVE:

Perils	Operative (Yes/No)	Excess (each and every loss)
A) Fire	Yes	£250
B) Lightning	Yes	£250
C) Aircraft	Yes	£250
D) Explosion	Yes	£250
E) Earthquake	Yes	£250
F) Riot, Civil Commotion, Malicious Persons	Yes	£250
G) Storm and Flood	Yes	£250
H) Escape of Water	Yes	£250
I) Impact	Yes	£250
J) Falling Trees	Yes	£250
K) Falling Aerials	Yes	£250
L) Leakage of Beer	Yes	£250
M) Sprinkler Leakage	Yes	£250
N) Theft	Yes	£250
O) Subsidence	Yes	£1,000
P) Any Other Accident	Yes	£250

SECTION 1B – ALL RISKS (SPECIFIED ITEMS) BEING MARQUEES AND ALL HIRED EQUIPMENT		SECTION: OPERATIVE	
ITEMS INSURED			
Item No	Description	Geographical Area	Sum Insured
1.	Marquees and all hired equipment at base, on site and in transit including hired in goods	European Union	£100,000
2.	Tools	European Union	£nil
EXCESSES APPLICABLE (each and every loss)		All Items	£250 each and every loss at base, increasing to £500 away from base.

SECTION 1C – MONEY AND ASSAULT		SECTION: NOT OPERATIVE	
ITEMS INSURED (MONEY)			
Item	Description	Limits of Liability	
a)	In transit within the Territorial Limits or in a bank night safe		
b)	From the Premises during Business Hours		
c)	From the Premises out of Business Hours:		
	i) in locked safes or strongrooms as specified below		
	ii) in unspecified locked safes or strongrooms		
	iii) not in a locked safe or strongroom		
d)	In the private residence of the Insured or an authorised Employee		
e)	From gaming amusement or vending machines on the Premises		
DETAIL OF SAFES AND STRONGROOMS			
Description		Limits of Liability	
Specified Safe(s) Make and Model:		£0	
TABLE OF COMPENSATION (ASSAULT)			
Benefit	Description	Limits of Liability	
1	Death		
2	Loss of Limb		
3	Loss of Sight		
4	Permanent Total Disablement		
5	Temporary Total Disablement		

SECTION 1D – GOODS IN TRANSIT		SECTION: Covered under Section 1b	
ITEMS INSURED			
Item	Description	Limit of Liability	
1	Property as defined herein whilst in transit by Vehicles operated by the Insured, hauliers subject to the Conditions of Carriage, or by rail or post.	As per section 1b	
EXCESSES APPLICABLE (each and every loss)		All Items	As per section 1b

SECTION 1E – DETERIORATION OF STOCK		SECTION: NOT OPERATIVE
ITEMS INSURED		
Item	Description	Sum Insured
1	Stock in any Appliance	£2,000
EXCESSES APPLICABLE (each and every loss)		All Items £100

SECTION 2A – GROSS PROFIT & BOOK DEBTS			SECTION: NOT OPERATIVE	
Item No	Description	Operative (Yes/No)	Sum Insured	Maximum Indemnity Period (months)
1	Gross Profit	No		
2	Estimated Gross Profit	Yes	£500,000	24
3	Book Debts	Yes	£25,000	24

PERILS TO SECTION 2A WHICH ARE OPERATIVE:	
Perils	Operative (Yes/No)
A) Fire	Yes
B) Lightning	Yes
C) Aircraft	Yes
D) Explosion	Yes
E) Earthquake	Yes
F) Riot, Civil Commotion, Malicious Persons	Yes
G) Storm and Flood	Yes
H) Escape of Water	Yes
I) Impact	Yes
J) Falling Trees	Yes
K) Falling Aerials	Yes
L) Leakage of Beer	Yes
M) Sprinkler Leakage	Yes
N) Theft	Yes
O) Subsidence	Yes
P) Any Other Accident	Yes

SECTION 2B – LOSS OF LICENCE		SECTION: NOT OPERATIVE
ITEMS INSURED		
Item	Premises	Limit of Indemnity
1	As specified in Section 1A	£100,000

SECTION 3A – EMPLOYERS' LIABILITY		SECTION: OPERATIVE
LIMIT OF INDEMNITY		
Section	Description	Limit of Indemnity
Employers' Liability	Any One Event	£10,000,000

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy) or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Contract No. ERGO14/6081

Policy No. WEALD2010/0001280

1. Name of Policy holder P Wintercrane t/a Bigtopmania

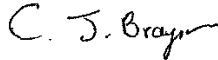
2. Date of commencement of insurance policy 21/5/2014

3. Date of expiry of insurance policy 20/5/2015

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**
2. **(a)** the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed for and on behalf of ERGO Versicherung AG, UK Branch (Authorised Insurer) by:

**Notes:**

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify the applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraph 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. The Underwriters on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:

Weald Insurance Brokers Ltd
Falcon House
Black Eagle Square
Westerham TN16 1SE

This insurance is effected by ERGO Versicherung AG, UK Branch.

ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: 55 King William Street, London, EC4R 9AD.

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