

SCHEDULE

Policy: HU PI6 1911130 (24)



INSURANCE DETAILS

Period of Insurance:	Continuous cover from 02 August 2016 until the policy is cancelled.
Underwritten by:	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
General terms and conditions wording :	6253 WD-PIP-UK-GTC(7) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording:	6472 WD-PIP-UK-PD(3) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Monthly Direct Debit
Anniversary Date:	02 August 2016

INSURED DETAILS

Insured :	Combat Zone Paintball Ltd
Address :	1 Ash Grove GAINSBOROUGH DN21 1ER
Additional Insureds :	There are no Additional Insureds on this policy.
Business :	Paintball centres

PREMIUM DETAILS

Annual Premium :	£ 1,695.00	Annual Tax :	£ 161.03	Total :	£ 1,856.03
Total Premium :	£ 1,695.00	Total Tax :	£ 161.03	Total :	£ 1,856.03
Monthly Premium :	£ 141.25	Tax :	£ 13.42	Total :	£ 154.67



Sponsored by Hiscox
2012-2015



BIA Customer Care Award
2012



Outstanding Insurer Claims
Team of the Year 2013

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(6)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 5,000,000
Limit applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 250
Excess Applies to : each agreed claim for property damage only
Geographical Limits : European Union
Applicable Courts : European Union

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£ 100,000
Pollution defence costs	£ 100,000

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(6)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 10,000,000
Limit applies to : All claims and their defence costs which arise from the same accident or event
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£ 100,000 in the aggregate
Terrorism	£ 5,000,000 in the aggregate

Endorsements

3040.0 Employers' Liability Tracing Office (ELTO) and your data
3121.0 Employers liability insurance - mandatory information required

PROPERTY - BUILDINGS

Section wording : 6000 WD-PIP-UK-PYB(8)
Insurer: Hiscox Insurance Company Limited
Premises: Westmoor Lane
Kettlethorpe
LINCOLN
LN1 2JW

Item Description	Excess	Amount insured
Buildings	£ 250	£ 25,000

Amount insured: £ 25,000

Excess: £ 250

Excess Applies to : each and every loss

Geographical Limits : The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£ 5,000
Emergency services	£ 5,000
Loss prevention costs	£ 25,000
Additions to buildings	£ 50,000
Inadvertent omissions	£ 500,000
Trees, shrubs and plants	£ 25,000

PROPERTY - CONTENTS

Section wording : 6329 WD-CCP-UK-PYV(3)
Insurer: Hiscox Insurance Company Limited
Premises: Westmoor Lane
Kettlethorpe
LINCOLN
LN1 2JW

Item Description	Excess	Amount insured
Contents other than stated below	£ 250	£ 25,000
Stock	£ 250	£ 50,000
Computers	£ 250	£ 5,000

Policy: HU PI6 1911130 (24)

Amount insured: £ 80,000
Excess: £ 250
Excess Applies to : each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£ 10,000	
Additions to contents	£ 10,000	or 10% of the amount insured for contents, whichever is the greater
Money: in the venue while open for business or in the venue in a locked safe	£ 5,000	
Money: in transit	£ 2,500	
Money: at all other times	£ 1,000	
Money: non-negotiable instruments	£ 1,000,000	
Identity fraud	£ 5,000	
Personal effects	£ 2,500	
Reconstitution of electronic data	£ 5,000	
Reconstitution of other business documents	£ 5,000	
Lock replacement	£ 5,000	
Building damage by theft	£ 10,000	
Personal assault: death	£ 10,000	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£ 10,000	per person
Personal assault: total and irrecoverable loss of sight in one or both eyes	£ 10,000	per person
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£ 100	per week up to a maximum of 104 weeks
Metered water and fuel	£ 5,000	
Outdoor items	£ 5,000	
Marquees	£ 10,000	
Refrigerated stock	£ 2,500	
Continuing hire charges	£ 10,000	
Contents temporarily elsewhere including whilst in transit	£ 25,000	or 10% of the amount insured for contents, whichever is the less
Exhibition stands and equipment temporarily elsewhere	£ 25,000	or 10% of the amount insured for contents, whichever is the less
Contents kept at home	£ 25,000	or 10% of the amount insured for contents, whichever is the less

Special limits (included within and not in addition to the overall limit/amount insured above)

Policy: HU PI6 1911130 (24)

Computer breakdown	£ 5,000	total amount insured across all Property sections combined
Fraud and dishonesty	£ 25,000	

Endorsements

3062.0 Minimum security condition

PROPERTY - BUSINESS INTERRUPTION

Section wording : 7103 WD-CCP-UK-PVB(2)
Insurer: Hiscox Insurance Company Limited
Premises: Westmoor Lane
 Kettlethorpe
 LINCOLN
 LN1 2JW

Loss of income

Item Description	Excess	Amount insured
Loss of income		£ 82,000
Amount insured:	£ 82,000	
Indemnity period:	12 months	

Special limits (included within and not in addition to the overall limit/amount insured above)

Denial of access	£ 100,000	or the total amount insured for Business interruption, whichever is less
Suppliers	£ 100,000	or the total amount insured for Business interruption, whichever is less
Public utilities	£ 100,000	or the total amount insured for Business interruption, whichever is less
Public authority	£ 100,000	or the total amount insured for Business interruption, whichever is less
Computer breakdown	£ 5,000	total amount insured across all Property sections combined

Increased costs of working

Item Description	Excess	Amount insured
Increased costs of working		£ 25,000
Amount insured:	£ 25,000	



Special limits (included within and not in addition to the overall limit/amount insured above)

Denial of access	£ 100,000	or the total amount insured for Business interruption, whichever is less
Suppliers	£ 100,000	or the total amount insured for Business interruption, whichever is less
Public utilities	£ 100,000	or the total amount insured for Business interruption, whichever is less
Public authority	£ 100,000	or the total amount insured for Business interruption, whichever is less
Computer breakdown	£ 5,000	total amount insured across all Property sections combined

What is not Covered

- Loss of gross profit is NOT covered
- Additional increased costs of working are NOT covered
- Outstanding debts are NOT covered

Endorsements

- 505.4 Additional covers (BI)
- 854.2 Under insurance amendment (BI)

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Employers' liability: endorsements

Clause	3040.0	<p>Employers' Liability Tracing Office (ELTO) and your data</p> <p>Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.</p> <p>You can find out more:</p> <ul style="list-style-type: none"> - from your insurance adviser (if you have one); or - by contacting us; or - at www.elto.org.uk.
Clause	3121.0	<p>Employers liability insurance - mandatory information required</p> <p>You must provide us with the following information for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or c. The entity is not registered in England, Wales, Scotland or Northern Ireland. <p>You must inform us immediately of any changes to the above information. This information is required by us to enable compliance with mandatory regulatory requirements for Employers' liability insurance.</p>

Property - Contents (Venue): endorsements

Clause	3062.0	Minimum security condition
		<p>We will not make any payment for damage unless the physical security measures at the venue comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:</p> <ol style="list-style-type: none"> 1. The final exit door is secured by: <ol style="list-style-type: none"> a. a mortice deadlock conforming to or superior to BS3621; or b. a rim automatic deadlock conforming to or superior to BS3621; or c. a key operated multi-point locking system having at least three locking bolts. 2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by: <ol style="list-style-type: none"> a. a locking device specified in 1 above; or b. by two key operated security bolts to engage the door frame. 3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by: <ol style="list-style-type: none"> a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism. 4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are: <ol style="list-style-type: none"> a. secured by means of a key-operated locking device; or b. permanently screwed shut. <p>Please note:</p> <ol style="list-style-type: none"> (i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and (ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either: <ol style="list-style-type: none"> a. fixed round or square section solid steel bars not more than 10 cm apart; or b. fixed expanded metal, weld mesh or wrought ironwork grilles; or c. proprietary collapsible locking gate grilles.

Policy: HU PI6 1911130 (24)
Clause 505.4
Additional covers (BI)

Under **What is covered**, **Additional cover**, the maximum **we** will pay is:

- | | | |
|----|------------------|----------|
| a. | Office access | £100,000 |
| b. | Suppliers | £100,000 |
| c. | Public utilities | £100,000 |
| d. | Public authority | £100,000 |

These are included within and not in addition to the overall **amount insured** shown in the schedule.

Clause 854.2
Under insurance amendment (BI)

How much we will pay, Under insurance is amended to read as follows:

If the **annualised amount insured** is less than 85% of **your actual income**, or **your actual gross profit** if applicable, during the 12 months immediately preceding the date of the **insured damage** or restriction, the amount **we** pay will be reduced in the same proportion as the under insurance.

The following is added to the **Special definitions for this section**:

Annualised amount insured

The **amount insured** divided by the **indemnity period** multiplied by 12.

Endorsements which apply to whole policy

Policy: HU PI6 1911130 (24)

Clause	603.1	Commercial assistance and legal advice helpline <p>This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:</p> <ul style="list-style-type: none">• Employment• Prosecutions• Discrimination in the workplace• Health & safety• European law <p>Helpline number: +44 (0)845 2703298 Helpline hours: 24 hours a day, 7 days a week</p> <p>This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.</p>
---------------	--------------	---

Clause	25.2	Continuous policy endorsement
		<ol style="list-style-type: none"> We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following: You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10. We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.

Clause	Data Protection Act
	<p>By accepting your Policy, you consent to us using the information we may hold about you for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.</p>

For training and quality control purposes, telephone calls may be monitored or recorded

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR
United Kingdom

or by telephone on +44 (0)1904 681198 or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.