

# SCHEDULE

Policy: HU PI6 1662133 (46)



## INSURANCE DETAILS

<b>Period of Insurance:</b>	Continuous cover from 17 May 2014 until the policy is cancelled.
<b>Underwritten by:</b>	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording :</b>	6253 WD-PIP-UK-GTC(6b) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
<b>Property definitions wording:</b>	6472 WD-PIP-UK-PD(2) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
<b>Payment Method :</b>	Payment by Monthly Direct Debit
<b>Anniversary Date:</b>	17 May 2014

## INSURED DETAILS

<b>Insured :</b>	Warped Paintball Limited
<b>Address :</b>	The Old Station, Worcester Road Cosford, Albrighton WOLVERHAMPTON WV7 3EY
<b>Additional Insureds :</b>	There are no Additional Insureds on this policy.
<b>Business :</b>	Paintball site operators, laser tag, archery, air rifle/pistol shooting, assault course (low level) and team building, airsoft and mobile events

## PREMIUM DETAILS

<b>Annual Premium :</b>	£ 1,860.00	<b>Annual Tax :</b>	£ 111.60	<b>Total :</b>	£ 1,971.60
<b>Total Premium :</b>	£ 1,860.00	<b>Total Tax :</b>	£ 111.60	<b>Total :</b>	£ 1,971.60
<b>Monthly Premium :</b>	£ 155.00	<b>Tax :</b>	£ 9.30	<b>Total :</b>	£ 164.30



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BIA Customer Care Award  
2012



Outstanding Insurer Claims  
Team of the Year 2013

**PUBLIC AND PRODUCTS LIABILITY**

**Section wording :** 6130 WD-PIP-UK-GL(5)  
**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)

Court attendance compensation - employees (per day)	£ 100
Court attendance compensation - directors (per day)	£ 250
Criminal defence costs	£ 100,000 in the aggregate
Pollution defence costs	£ 100,000 in the aggregate

**Endorsements**

Retro Cover

**EMPLOYERS LIABILITY**

**Section wording :** 6129 WD-PIP-UK-EL(5)  
**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)

Court attendance compensation - directors (per day)	£ 250
Court attendance compensation - employees (per day)	£ 100
Criminal defence costs	£ 100,000 in the aggregate
Terrorism	£ 5,000,000

**Endorsements**

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

**PROPERTY - CONTENTS**

**Section wording :** 6329 WD-CCP-UK-PYV(1)  
**Insurer:** Hiscox Insurance Company Limited  
**Premises:** The Old Station, Worcester Road  
 Cosford, Albrighton  
 WOLVERHAMPTON  
 WV7 3EY

Item Description	Excess	Amount insured
Contents other than stated below	£ 250	£ 25,000
Stock/Activity Equipment/Inflatable mobile paintball arena	£ 250	£ 50,000
Computers	£ 250	£ 5,000

**Amount insured:** £ 80,000

**Limit Applies to :** total amount insured

**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.

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

Contents kept at your home	£ 25,000 total amount insured
Contents temporarily elsewhere including whilst in transit	£ 25,000 total amount insured

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

Computer breakdown	£ 5,000 total amount insured
Removal of debris	£ 25,000 total amount insured
Losses from dishonesty	£ 10,000 total amount insured
Reconstitution of data	£ 5,000 total amount insured
Money: in the venue while open for business or in the venue in a locked safe	£ 5,000 total amount insured
Money: in transit	£ 2,500 total amount insured
Money: at all other times	£ 1,000 total amount insured

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Money: non-negotiable instruments	£ 1,000,000 total amount insured
Lock replacement	£ 5,000 total amount insured
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 total amount insured
Outdoor items	£ 5,000 total amount insured
Marquees	£ 10,000 total amount insured
Exhibition stands and equipment temporarily elsewhere	£ 5,000 total amount insured

**Endorsements**

- 240.1** Minimum security condition
- 272.0** Floating sum insured - Contents - listed premises



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:

Public and products liability: endorsements

Clause	<p><b>Retro Cover</b></p> <p>The following is added to <b>What is covered</b>, Claims against you</p> <p>Retroactive cover If, as a result of <b>your business activity undertaken</b> prior to inception of this <b>policy</b>, any party brings a claim against <b>you</b> during the <b>period of insurance</b>, we will indemnify <b>you</b> against the sums <b>you</b> have to pay as compensation. Cover will only apply if:</p> <p>a. <b>you</b> had insurance in place at the time the <b>business activity</b> was undertaken that would have covered the claim had it been notified whilst that insurance was valid, and</p> <p>b. <b>you</b> were not aware that the act may lead to a claim against <b>you</b>, and</p> <p>c. the <b>business activity</b> was undertaken no more than 5 years prior to inception of this <b>policy</b>.</p>
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Employers' liability: endorsements

Clause	3040.0	<p><b>Employers' Liability Tracing Office (ELTO) and your data</b></p> <p><b>Your policy</b> 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"><li>- from <b>your</b> insurance adviser (if <b>you</b> have one); or</li><li>- by contacting <b>us</b>; or</li><li>- at <a href="http://www.elto.org.uk">www.elto.org.uk</a>.</li></ul>
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**Policy: HU PI6 1662133 (46)**

<b>Clause</b>	<b>3121.0</b>	<b>Employers liability insurance - mandatory information required</b>
		<p><b>You</b> must provide <b>us</b> with the following information for each entity insured under this section of the <b>policy</b>:</p> <ol style="list-style-type: none"><li>1. Employer name; and</li><li>2. Full address of employer including postcode; and</li><li>3. HMRC Employer Reference Number (ERN).</li></ol> <p>If any insured entity does not have an ERN, <b>you</b> must provide <b>us</b> with one of the following reasons:</p> <ol style="list-style-type: none"><li>a. The entity has no employees; or</li><li>b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or</li><li>c. The entity is not registered in England, Wales, Scotland or Northern Ireland.</li></ol> <p><b>You</b> must inform <b>us</b> immediately of any changes to the above information. This information is required by <b>us</b> to enable compliance with mandatory regulatory requirements for Employers' liability insurance.</p>

<b>Property - Contents (Venue): endorsements</b>
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Clause	240.1	<p><b>Minimum security condition</b></p> <p><b>We</b> will not make any payment for <b>damage</b> unless the security measures at the <b>business premises</b> comply with the following criteria:</p> <p><u><b>Physical Security</b></u></p> <p>The devices for the security of <b>your</b> premises are in accordance with the following specification and all devices are put into full and effective operation whenever the premises are closed for business or left unattended.</p> <p><u><b>Specification</b></u></p> <ol style="list-style-type: none"> <li>1. The final exit door is secured by means of either a mortise deadlock or rimlock conforming to or superior to BS3621, or a key operated multi-point locking system having at least three locking bolts.</li> <li>2. All other external doors, and internal doors providing access to any part of the building not occupied by <b>you</b>, are secured by means of either a locking device specified in 1 above, or by two key operated security bolts to engage the door frame.</li> <li>3. Any external door, or internal door providing access to any part of the building not occupied by <b>you</b>, is secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or a mortise 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.</li> <li>4. All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are secured by means of a key operated locking device or permanently screwed shut.</li> </ol> <p><u><b>Notes</b></u></p> <ol style="list-style-type: none"> <li>(i) The local fire authority must be consulted before <b>you</b> replace or augment the existing locking device fitted to a designated emergency exit door</li> <li>(ii) The provisions of specification 4 do not apply to windows/skylights that are protected by means of either fixed round or square section solid steel bars not more than 10 cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles, or proprietary collapsible locking gate grilles</li> </ol>
Clause	272.0	<p><b>Floating sum insured - Contents - listed premises</b></p> <p>The cover under this section applies to all locations occupied by <b>you</b> for the <b>business</b> and shown listed below. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage</b> to <b>your contents</b> however many locations are affected.</p> <p>The Old Station, Worcester Road, Cosford, Albrighton, Wolverhampton. WV7 3EY. Tong Wood, Cosford TF11 8PN</p>

Endorsements which apply to whole policy

Clause	25.2	Continuous policy endorsement
		<ol style="list-style-type: none"> <li>1. <b>We</b> agree to give <b>you</b> continuous cover under this <b>policy</b>. To achieve this, all the references in this <b>policy</b> to <b>period of insurance</b> shall be for a continuous period starting with the date in the schedule, until either <b>you</b> or <b>we</b> cancel this <b>policy</b>. However, <b>you</b> must tell <b>us</b> as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.</li> <li>2. Cancellation clause 5 in the General Terms and Conditions of this <b>policy</b> is replaced by the following:   <p><b>You</b> or <b>we</b> can cancel the <b>policy</b> by giving 30 days' written notice. <b>We</b> will give <b>you</b> a pro rata refund of the premium for the remaining portion of the period for which <b>you</b> have already paid. However, we will not refund any premium under £10.</p> <p><b>We</b> may also cancel the <b>policy</b> if any premium remains unpaid 21 days after the due date. In such cases <b>we</b> will cancel the <b>policy</b> by giving seven days' notice. Where <b>we</b> cancel the <b>policy</b> for non-payment of premium, cover will cease on the date the premium was due.</p> </li> <li>3. In view of the continuous nature of this <b>policy</b>, <b>we</b> may at <b>our</b> discretion amend its premium and/or terms and conditions and <b>we</b> will tell <b>you</b> of <b>our</b> intention to do so. If <b>you</b> are unhappy with <b>our</b> proposed amendments, <b>you</b> will have the option to decline to continue this insurance. <b>We</b> will give <b>you</b> at least 30 days' notice of any changes.</li> </ol>

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<b>Clause</b>	<b>603.1</b>	<p><b>Commercial assistance and legal advice helpline</b></p> <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"> <li>• Employment</li> <li>• Prosecutions</li> <li>• Discrimination in the workplace</li> <li>• Health &amp; safety</li> <li>• European law</li> </ul> <p><b>Helpline number:</b> +44 (0)845 2703298  <b>Helpline hours:</b> 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>
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<b>Clause</b>	<p><b>Locations Insured</b></p> <p>The following locations are noted as insured under this policy:-</p> <p>(1) The Old Railway Station, Worcester Road, Cosford, Shropshire WV7 3EY.  (2) Tong Wood, Cosford, TS11 8PN</p>
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<b>Clause</b>	<p><b>Data Protection Act</b></p> <p>By accepting <b>your Policy</b>, you consent to <b>us</b> using the information <b>we</b> may hold about <b>you</b> for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about <b>you</b> where this is necessary (for example health information or criminal convictions). This may mean <b>we</b> 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 <b>you</b>, <b>you</b> 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 <b>us</b> as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. <b>You</b> have the right to apply for a copy of your information (for which <b>we</b> may charge a small fee) and to have any inaccuracies corrected.</p> <p>For training and quality control purposes, telephone calls may be monitored or recorded</p>
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INFORMATION ABOUT US

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

Name	<b>Hiscox Underwriting Limited</b>
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	<b>Hiscox Insurance Company Limited</b>
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  
Hiscox House  
Sheepen Place  
Colchester  
CO3 3XL  
United Kingdom

or by telephone on +44 (0)1206 773705 or by email at [customer.relations@hiscox.com](mailto: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](http://www.fscs.org.uk).