

CONFIRMATION OF COVER

BAPIA Limited & It's Associated Members

We would inform you that we act as the Insurance Brokers for the above client and can confirm the following insurance covers provided as part of your BAPIA membership, **the cover is only valid up until your Membership Expiry date.**

Member Details

Nadene Stockton Sense of Occasion

182 Old Lane Yorkshire LS11 8AG

Membership Expiry Date 26-April 2021

Combined Liability

Insurer	Pen Underwriting
Policy Number	GENE-COMM273
Policy Expiry Date	26-April 2021
Employers' Liability	£10,000,000
Public Liability	£10,000,000 any one accident/unlimited in all
Products Liability	£10,000,000 in the aggregate
Professional Indemnity	£100,000 in the aggregate
Legal Expenses	£100,000
Policy Excess	Third Party Property Damage: £250 each and every claim

Endorsements, Warranties Applicable to the policy

Inspection and Maintenance Condition
Hiring Condition
Reasonable Precautions and Maintenance of Property
Exploding Balloons, Chinese Confetti Bursts, Flutter Fetti Condition
Face Painting Condition
Candy Buffets and Candy Carts Condition
Activities and Event Exclusions
North America Products Exclusion
Abuse Exclusion
Product Source Condition
Employers Liability – Maximum Number of Employees 5
Excess £250

We trust this is sufficient evidence of insurance, however if you have any queries please do not hesitate to contact us, we would be happy to help.

Yours faithfully,



Alan Doucy Managing Director **Sharrocks** The insurance people





Watsons Mill, Ride's Passage,
High Street, Sheerness, Kent ME12 1UD
Tel: 01795 560000
Fax: 01795 662499
Email: enquiries@sharrocks-insurance.com
Website: www.sharrocksinsurance.co.uk

Member Details:
Membership Expiry Date
Important Notice

Nadene Stockton Sense of Occasion
26-April-2021

The insurance provided by these policies is only valid up until the expiry date of your membership.

Combined Liability Insurance

Insurer: Pen Underwriting
Policy Number GENE-COMM273
Policy Expiry Date 26 April 2021

Indemnity

You will only be indemnified by this policy up until the policy renewal date or the expiry date of your membership whichever comes first.

Business Description

Selling, hiring, decorating, sculpting and displaying balloons and allied products and flowers including exploding balloons. Chinese confetti bursts, flutter fetti, table centerpieces with candles (with/without balloons) and Christmas trees as part of the decoration (provided trees are erected outdoors) but excluding all other special effects

Additional Miscellaneous activities also covered are listed below#

- Hiring of catering utensils including plate warmers, table cloths, chair covers and chocolate fountain machines
- Provision of "slight of hand" magic and juggling entertainment (excluding hazardous tricks involving powder flashes, knives and the like)
- Hiring of sky-guy signs
- Hair beading and face painting
- Operation of unmanned concession stalls with bona fide retail centres for the purpose of selling goods listed in the above business description
- Hire and or/supply of helium gas bottles for the purpose of inflating balloons
- Manufacture/retail of drew jewellery
- Manufacture/retail of printed ribbons
- Fancy dress hire
- Organising of themed children parties
- Venue decoration with fabric and starlight backdrops and supply of stationary for events
- The supply of decorated cakes for parties and functions
- Training in balloon décor skills
- Candy buffets and carts
- Ice cream dispensing
- Coloured contact lenses – endorsement Product Source Condition applies
- Photo backdrop erectors
- Candy floss/Popcorn/Slush Puppy drink operators
- Children's party games and disco
- Peek a boo boards
- Glitter Tattoos
- Mascot hire – with & without person inside
- Ice Cream dispensing
- Arts & craft parties – Glues, child safe scissors, paints, stickers, musical instruments, sensory toys, bubbles etc.
- Sand sculpting party
- Magic Mirrors
- Donut and Prosecco Wall



Conditions, Warranties and Endorsements applied to the policy

Policy Excess: £250 each and every claim

Inspection and Maintenance Condition

It is a condition precedent to the liability of underwriters that in connection with the Insured's business of hiring equipment, all items are inspected prior to and after each hiring and that any defects are rectified prior to re-hire

Hiring Condition

It is a condition precedent to the liability of underwriters that in connection with the business of hiring equipment, you must ensure that all hirers are supplied with:

- a. full manufacturer's instructions for the operations of the equipment or items
- b. guidelines for the safe operation of the equipment or items and appropriate protective equipment that must be used during operation and/or in use

Reasonable Precautions and Maintenance of Property

It is a condition precedent to the liability of underwriters that you must:

1. maintain all equipment in a continuous good state of repair and in full working order in accordance with manufacturer's instructions and servicing requirements
2. conduct Your Business in a lawful manner, complying with all legal requirements and safety regulations
3. keep a record of all purchases and sales

Exploding Balloons, Chinese Confetti Bursts, Flutter Fetti Condition

It is a condition precedent to the liability of underwriters that in connection with the supply of exploding balloons, Chinese confetti bursts and flutter fetti using a detonating device, the following procedures are complied with:

1. full instructions for use and safety guidelines are verbally communicated to a responsible adult who is detonating the device
2. the decoration must not be exploded adjacent to any combustible material
3. fire extinguishers must be located in the room

Face Painting Condition

It is a condition precedent to the liability of underwriters that in connection with the activity of face painting only products that are specifically manufactured for this purpose are used

Candy Buffets and Candy Carts Condition

It is a condition precedent to the liability of underwriters that in connection with the supply of candy carts and candy buffets only branded sweets are supplied

Activities and Event Exclusions

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from or in connection with the following activities or events organised or operated by You:

1. Sponsored walks, rides, marathons or similar
2. Firework displays or bonfires
3. Bouncy castle and other inflatable equipment

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability for Bodily Injury arising in connection with:

1. Go-Karting, quad biking or motor sports
2. Parachute jumping, paragliding or parascending
3. Bungee jumping or abseiling
4. Ballooning or other flying activities

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from or in connection with activities or events organised or operated by You which involve the use of:

1. Weapons
2. Passenger carrying amusement devices
3. Remote controlled model aircraft
4. Animal rides
5. Pyrotechnics

North America Products Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the Insured knows, or could have reasonably been expected to know, would be used within the United States of America or Canada.

Abuse Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from Abuse.

Abuse shall mean

- acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- acts of forcing sexual activity rape or molestation or
- repeated or continuing contemptuous coarse or insulting words or behaviours

Product Source Condition

It is a condition precedent to liability of underwriters that all Products are sourced from within the European Union, Australia, United States of America or Canada only or have an EU Safety accreditation.

Employers Liability – Maximum Number of Employees

The cover provided under the Employers Liability Section of this Policy will provide indemnity for a maximum of 5 Employees

Should you have any queries regarding the cover provided by these insurances or any other insurance matter please contact Sharrocks on 01795 580800 or email enquiries@sharrocks-insurance.com

For Legal Expenses Queries please refer to the Policy Wording:-

To contact the legal services, phone us on 0344 893 0859 quoting Your policy number and the DAS Scheme number, which is TS5/6923144.

Identity of Insurers:

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.



Watsons' Mill, Ride's Passage,
High Street, Sheerness, Kent ME12 1UD
Tel: 01795 560000
Fax: 01795 662499
Email: enquiries@sharrocks-insurance.com

Covea Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading, RG1 8DA Pen Underwriting Limited is authorized and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. www.penunderwriting.co.uk

