



POLICY SCHEDULE MARINE TRADES POLICY

Policy Number:	P0040520CC2023AX0
Date of Issue:	20 October 2023
Insured:	Tom Greenwood t/as Rainbows End Holidays
Postal Address:	26 Blackwood Hall Blackwood Hall Lane Luddendenfoot United Kingdom HX2 6HD
Business Description:	Static Hire of Widebeam Barge
Period of Insurance:	00:00 on 23 October 2023 to 23:59 on 22 October 2024
Effective Date:	23 October 2023
Reason for Issue:	New
Premium due (exc. IPT):	£2,216.75
Insurance Premium Tax:	£266.01
Total Due:	£2,482.76
Policy Version Reference:	V1.1
Broker:	A-Plan Insurance (Worcester) (10599)
Broker Address:	2nd Floor, 1 St Swithins Street Worcester Warwickshire WR1 2PY

INSURANCE IS PROVIDED BY THIS POLICY FOR THE POLICY PERIOD STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS AND, WHERE APPLICABLE, SUB-SECTIONS SHOWN AS OPERATIVE IN PARTS 2 AND 3 OF THE POLICY WORDING

This Schedule should be read in conjunction with Your Marine Trades Policy Wording.

Section of Cover

SECTION NO.	POLICY SECTION / COVER	OPERATIVE
	PART 2	
1	Third Party Legal Liability	Yes
2	Employers' Liability	No
3	Property Damage	No
4	All risks to Specified Items	No
5	Chilled and Frozen Food	No
6	Business Interruption	No
7	Vessels	Yes
8	Defective Title	No
9	Builder's Risks	No
10	Goods in Transit	No
11	Money and Assault	No
12	Exhibition Risks	No
13	Loss of Licence	No
14	Personal Accident	No
15	Terrorism	No
16	Legal Expenses	Yes
	PART 3	
17	Professional Indemnity	No
18	Management Liability	No
19	Cyber	No

SUBJECTIVITIES

Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations; PART 1, Section B General Condition 'Subjectivity' of the Policy Wording refers)

Subjectivities:

SECTION 1 - THIRD PARTY LEGAL LIABILITY

Covered Business Activities	Estimated Turnover (£)	Limit of Indemnity (£)
Vessel Hire	20,000	3,000,000
EXTENSIONS		
Extension	Operative (Yes/No)	
Fines & Duties	No	

Excesses Applicable (each and every loss)	Amount (£)
	500

SECTION ENDORSEMENTS

This Section is subject to the attached Communicable Disease Exclusion LMA5396

SECTION 2 - EMPLOYERS' LIABILITY

NOT OPERATIVE

SECTION 3 - PROPERTY DAMAGE

NOT OPERATIVE

SECTION 4 - ALL RISKS TO SPECIFIED ITEMS**NOT OPERATIVE****SECTION 5 - CHILLED AND FROZEN FOOD****NOT OPERATIVE****SECTION 6 - BUSINESS INTERRUPTION****NOT OPERATIVE****SECTION 7 - VESSELS**

Description	Excess Applicable (£)	Part A: Sum Insured (£)	Part B: Limit of Indemnity (£)
Rainbows End - Static Widebeam barge	1,000	150,000	3,000,000

NAVIGATION LIMITS

Static with permission for navigation by the Insured only within the Inland and Coastal Waters of the United Kingdom

SECTION ENDORSEMENTS

Cover additionally extends to £10,000 Contents, whilst onboard the insured Vessel only, sub-limited to £1,000 any one item. Excess applicable in respect of Contents £500

SECTION 8 - DEFECTIVE TITLE**NOT OPERATIVE****SECTION 9 - BUILDER'S RISKS****NOT OPERATIVE****SECTION 10 - GOODS IN TRANSIT****NOT OPERATIVE****SECTION 11 - MONEY AND ASSAULT****NOT OPERATIVE****SECTION 12 - EXHIBITION RISKS****NOT OPERATIVE****SECTION 13 - LOSS OF LICENCE****NOT OPERATIVE****SECTION 14 - PERSONAL ACCIDENT****NOT OPERATIVE****SECTION 15 - TERRORISM****NOT OPERATIVE**

SECTION 16 - LEGAL EXPENSES

This Section is underwritten by DAS Legal Expenses Insurance Company Limited

Limit of Indemnity (lower limits apply to certain parts of the cover)

£500,000

Excess (see Policy Wording)

NIL

SECTION ENDORSEMENTS**SECTION 17 - PROFESSIONAL INDEMNITY****NOT OPERATIVE****SECTION 18 - MANAGEMENT LIABILITY****NOT OPERATIVE****SECTION 19 - CYBER****NOT OPERATIVE**

GENERAL ENDORSEMENTS**GENERAL CONDITIONS & CLAUSES WHICH ARE OPERATIVE****COMMUNICABLE DISEASE EXCLUSION****(For use on liability policies)**

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396

17 April 2020