

Schedule of Mutual Covers

Member Name	SSG Services
Trading Name	SSSG Training, SSG Services And SSG Activities
Primary Address	Unit 2 -4, Rushey Ford Business Park , West End Road, Bedford, MK43 8RU

The tables below show which sections of cover you have selected and set out other information about the cover provided. You should refer to your Cover Wording for full details of your cover and any special conditions that may apply.

SECTION 1: PROPERTY

Location 1 - Unit 2 - 4, Rushey Ford Business Park , West End Road, Bedford, MK43 8RU		
Item Description - Buildings (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Contents (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
General Contents, Furniture and Shelving	£20,000	At location specified above
Item Description - Computers (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Computers	£10,000	At location specified above
Item Description - Stock (indemnity basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Rent Paid	Sum covered/Limit of cover	Territorial Limits
Rent Paid - Period of Indemnity 12 months	£36,000	At location specified above
Item Description - Deterioration of Stock	Sum covered/Limit of cover	Territorial Limits
Not covered		
Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the limits of cover in place.		

Location 2 - University Of Bedford, University Square, Luton, LU1 3JU

Item Description - Buildings (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Contents (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Computers (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Stock (indemnity basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
Item Description - Rent Paid	Sum covered/Limit of cover	Territorial Limits
Rent Paid - Period of Indemnity 12 months	£8,400	At location specified above

Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the limits of cover in place.

All Risks Specified Items Extension

Item Description – Specified Items	Sum covered/Limit of cover	Territorial Limits
PA Equipment	£500	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Marquee	£2,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Outdoor Pursuits Equipment	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Inflatable Leisure Equipment	£72,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these

		territories
Sports Equipment	£5,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Swimming Equipment	£2,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Early Years Play Equipment	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Fitness Play Equipment	£1,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Activity Equipment at Leslie Sell Activity Centre, Molivers Lane, Bromham, MK43 8LD.	£45,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Mobile Climbing Wall	£8,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
ICT Equipment	£12,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
<p>Special Conditions and Exclusions applicable to this Section</p> <ul style="list-style-type: none"> No cover is provided for loss or damage to activity equipment while being used unless agreed by the Mutual in writing. <p>All trailers must be secured by a hitch lock or wheel clamp when unattended.</p>		

SECTION 2: BUSINESS INTERRUPTION

Item description	Sum covered/Limit of cover	Territorial Limits
Estimated Gross Revenue - Indemnity period 12 months	£1,420,000	Any location specified in this schedule
<p>Extensions 1 to 6 to Section 2 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the limits of cover in place.</p>		

SECTION 3: MONEY AND ASSAULT

Location 1 - Unit 2 - 4, Rushey Ford Business Park , West End Road, Bedford, MK43 8RU		
Item Description	Sum covered/Limit of cover	Territorial Limits
In the Premises during Business Hours or in transit or in a bank night safe	£5,000	At location specified above, in transit or in a bank night safe
In a locked safe or strongroom at the Premises out of Business Hours	£5,000	At location specified above
In the Premises out of Business Hours not in a locked safe or strongroom	£2,000	
In the Member's, director's, partner's or authorised employee's residence	£2,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Non Negotiable Money	£250,000	
Clothing and Personal Effects	£250 each person	
Safe, strongroom, stamps, franking machines, cash registers Case, belt, bag or waistcoat used to carry money	Its value at the time of loss	At location specified above
Personal Accident (Assault) Benefits	Benefit amount	Territorial limits
1. Death	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
2. Loss of Limb	£5,000	
3. Loss of Sight	£5,000	
4. Permanent Total Disablement	£100 each week - maximum 104 weeks	
5. Temporary Total Disablement	£100 each week - maximum 104 weeks	
Location 2 - University Of Bedford, University Square, Luton, LU1 3JU		
Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 4: GOODS IN TRANSIT

Item description	Sum covered/Limit of cover	Territorial Limits
Goods in Transit	£5,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between
Any one vehicle operated by hauliers/carriers	£10,000	

Any one vehicle owned or operated by the Member	£5,000	these territories
Personal Effects	£500	
Tarpaulin, sheets, ropes, securing chains, dunnage or packing materials	£1,000	
Any one postal package	£1,000	

SECTION 5: LOSS OF LIQUOR LICENCE

Item description	Sum covered/Limit of cover	Territorial Limits
Depreciation in the value of the premises and costs of appeal	£25,000	Any location specified in this schedule

SECTION 6: WATERCRAFT

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		
Special Condition applicable to this Section		
All trailers must be secured by a hitch lock or wheel clamp when unattended.		

SECTION 7: DISHONESTY OF EMPLOYEES

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

Section 8: Employers' Liability

Item Description	Limit of indemnity	Territorial Limits
Limit of cover - each and every occurrence	£10,000,000	Great Britain Northern Ireland the Isle of Man the Channel Islands and temporary visits worldwide in the course of the Business
Offshore extension	£10,000,000	Offshore installations in territorial waters around Great Britain and its Continental Shelf

Section 9: Public, Products and Pollution Liability

Item Description	Limit of indemnity	Territorial Limits
Public Liability Limit of Cover - each and every occurrence	£10,000,000	Worldwide
Products and Pollution Liability Limit of Cover - any one occurrence and in the aggregate during the period of cover	£10,000,000	

Professional Indemnity	£5,000,000	
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Special Conditions applicable to this Section

All sub-contractors must have insurance cover with an indemnity limit equal to the limit of cover shown above (unless shown differently under the Endorsement section).

Cover for any liability and defence costs resulting from Sexual Abuse is limited to £500,000 on a claims made basis unless stated otherwise under the Endorsement section.

Your excesses

This table shows the excesses that apply to all the Sections of cover we offer as shown by the Section numbers against each description. If any excesses are shown under the Endorsements below, these excesses apply instead of the excesses in the table.

Where a Section or type of cover shows an excess this is the first part of any claim that you must pay. If a claim falls into more than one Section or a type of cover within a Section, only one excess applies and this is the highest excess shown.

Excess description and Sections it applies to	Excess Amount
Public Liability	£5,000
Public Liability	£500
Professional Indemnity	£500
Property	£250

Endorsements

General Endorsements
The following exclusion is added to Section 3 'All Risks', Specified Items EXCLUSIONS - 10. DAMAGE whilst the Property Covered is in use by participants for the purpose for which the Property Covered was intended.
The Mutual accepts NO liability for loss of damage caused through use of bouncy castles and other inflatable equipment unless they are supervised by an SSG Services employee at all times.
Cover will not apply to or include any liability arising under the Package Travel, Package Holidays and Package Tours Regulations 1992 or any regulations which supersede or replace such regulations relating to European Union Directive 90/314/EEC or any legislation which supersedes or replaces such legislation.
In no circumstance shall the Mutual's discretionary indemnity under any Sections of this Cover be given including any Extensions or Endorsements for the following: a) Coronavirus disease (COVID-19), b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), c) any mutation or variation of SARS-CoV-2, or any fear or threat of a), b) or c) above.
It is a condition precedent to liability that Bona Fide Sub Contractors have an indemnity equal to the limit of indemnity provided by the Mutual and its supporting insurer.
It is a condition precedent to liability that all trailers are secured by way of a hitch lock or wheel clamp when unattended.
Cover is extended to include the temporary structures listed above. The following conditions apply to this cover extension: <ul style="list-style-type: none"> a) the excess of loss or damage resulting from Storm is increased to £1,500 per loss event and limited to £15,000 any one Cover period. b) the structures are erected and anchored by competently trained persons according to the manufacturers guidelines. c) an appropriate number of fire extinguishers are to be sited within the structures when erect. d) no cooking within the structure unless the manufacturers guidelines specifically state that the structure is suitable for use as a cooking facility. All cooking is to be supervised at all times. e) any electrical installations shall be installed, tested and maintained in accordance with the provisions of the IEE regulations for electrical installations.

f) the parts to the structure shall be checked and tested at least annually, and maintained in accordance manufacturers guidelines.



Signed by:

A handwritten signature in black ink, appearing to read "Martin Richards".

Martin Richards - Head of Underwriting -
*for and on behalf of Activities Industry
Mutual Limited*