New Policy Schedule
This schedule together with your policy wording, any endorsements and certificates, shall be read together as one document.

Policy Number:	19/DTW/1307/SKYHI-1 and replacing all schedules previously issued
Insured:	Skye Highland Adventures Ltd
Address:	11 Hamilton Road, Balmacara Kyle Ross Shire, IV40 8DL
Business:	Activity Provider in Climbing, Abseiling, Hill Walking, Canyoning, Gorge Walking, Caving level 1, downhill MB, team building and camping and coasteering
Period of Insurance:	From:22 March 2019 to: 21 March 2020 and any subsequent period for which renewal of this insurance is agreed.

Premium:	£ 620.00
12% Insurance Premium Tax:	£ 74.40
Total Premium Due:	£ 694.40 Minimum and Deposit Premium (subject to adjustment as Policy Conditions)

SECTIONS APPLICABLE	Limits of Indemnity	
SECTION 1 – Employer's Liability:	£10,000,000 any one occurrence.	
	Principal Exceptions:	Road Traffic Act Liability Offshore £5,000,000 limit each and every claim inclusive of costs in respect of Terrorism and/or Asbestos
SECTION 2 – Public Liability:	£5,000,000 any one claim or series of claims arising from one occurrence and unlimited in the aggregate in the Period of Insurance .	
	Principal Exceptions:	Excluding Terrorism and/or Asbestos £500 Third Party Property Damage Excess
SECTION 3 – Products Liability:	£5,000,000 any one claim and in all in the Period of Insurance.	
	Principal Exceptions:	Excluding Terrorism and/or Asbestos
ENDORSEMENTS	L7 L9a-c L10 L12a L19a	

Signed on behalf of Insurers

Date: 19 March 2019 Authorised Signatory

Authorised Insurers: DTW1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's
Issuing Intermediary's Reference B6991SC02018S01

LIABILITY POLICY ENDORSEMENTS DTW1991 2018

L7. Bona Fide Sub-Contractors Condition Precedent

It is a condition precedent to liability under this policy that all Bona Fide Sub-Contractors engaged by you maintain employers' liability and public liability policies that provide

Employers liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence

Public liability coverage with an indemnity limit of not less than the limits provided by this Policy

An indemnity to the Insured as principal

It is also a condition precedent to liability under this policy that you do not assume by agreement any liability or potential liability that would not have attached to you in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor

L9a. Climbing Condition Precedent - Outdoor

It is a condition precedent to liability under this policy that the Insured shall ensure that the following precautions are taken at all times in respect of all Climbers / Participants.

Suitable helmets are worn by climbers / participants under instruction of the Insured

Safety briefings must be given to all new groups and all new participants.

L9b. Climbing Condition Precedent - Indoor and Artificial Structures

It is a condition precedent to liability under this policy that the Insured shall ensure that the following precautions are taken at all times in respect of all Climbers / Participants.

Climbers under the instruction of the insured must have safety helmets made available to them and must be worn if deemed necessary in the opinion of the instructor.

Safety briefings must be given to all new groups and all new participants.

L9c Climbing Condition Precedent - Bouldering (Outdoor)

It is a condition precedent to liability under this policy that the Insured shall ensure that the following precautions are taken at all times in respect of all Climbers / Participants.

Suitable Mats are used at all times.

Suitable helmets are worn by climbers under instruction of the Insured

Safety briefings must be given to all new groups and all new participants.

L10. Climbing Instructor Competence Condition Precedent

It is a condition precedent to liability under this policy that all instructors/supervisors are fit, competent and have attained either

SPA or CWA Qualifications, or

An Equivalent external qualification (provided that such qualification is demonstrably equal to or better than SPA / CWA) or

Are being trained and assessed internally by someone in possession of MIA, MIC, IFMGA

Where a novice is being belayed by another novice, the rope is tailed using "best practice" methods and the Group is under the control of a qualified instructor at all times.

L12. (b) Cycle Hire Conditions

It is a condition precedent to liability under this policy that the Insured shall ensure that the following precautions are taken in respect of Cycle Hire

All cycles are inspected every morning and any cycles which are or become defective are removed from use until such defects are remedied

Inspections to be logged/recorded

Regular maintenance to be carried out in line with manufacturer's guidelines.

Cycle helmets are worn by all cyclists

L19a. Minimum and Deposit Premium

It is hereby noted that the premium under Section Employers and Public Liability is subject to a minimum and deposit premium.

Employers Liability	£170.00	adjustable at a rate of £0.65% on all Wage-roll
Public Liability	£450.00	adjustable at a rate of £1.00 % on Annual Turnover

The premiums shown above and any additional premium required by way of adjustment will be subject to the addition of insurance premium tax.

All Premiums shown are non-refundable in the event of mid-term cancellation.

Certificate of Employers' Liability Insurance[a]

(The requirements for the display of the certificate will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy No: 19/DTW/1307/SKYHI-1

1. Name of policy holder: Skye Highland Adventures Ltd

   Date of commencement of insurance policy: 22 March 2019

2. Date of expiry of insurance policy: 21 March 2020

3. **We hereby certify** that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies[b]; and

2. (a) the minimum amount of cover provided by this policy is no less than GBP 5,000,000 [c]; or

   ~~(b) the cover provided under this policy relates to claims in excess of GBP~~

   ~~but not exceeding GBP~~

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

..... Signature

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. Those Underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:	**John Ansell & Partners Limited trading as BAHIS** **1 Great Tower Street** **London** **EC3R 5AA**
Authorised Insurers:	DTW1991 Underwriting Ltd on behalf of Syndicate 1991 at Lloyd's
Issuing intermediary's reference: *(if different from the Policy Number stated above)*	**B6991SC02018S01**

NMA2838 (28/01/1999)

Public & Products Liability Certificate of Insurance

This is to certify that on the date of issue the policyholder was insured subject to the terms and conditions agreed with the Insurer. This certificate does not form part of the policyholder's contract with the Insurer and is a summary of cover only. Full details of cover provided are in the policyholder's full policy wording.

Policy Number:	19/DTW/1307/SKYHI-1
Insured:	Skye Highland Adventures Ltd
Address:	11 Hamilton Road, Balmacara Kyle Ross Shire , IV40 8DL
Business:	Activity Provider in Climbing, Abseiling, Hill Walking, Canyoning, Gorge Walking, Caving level 1, downhill MB, team building and camping and coasteering
Period of Insurance:	From:22 March 2019 to: 21 March 2020
SECTIONS APPLICABLE	Limits of Indemnity
SECTION 2 – Public Liability:	£5,000,000 any one claim or series of claims arising from one occurrence and unlimited in the aggregate in the Period of Insurance **Principal Exceptions:** Excluding Terrorism and/or Asbestos £500 Third Party Property Damage Excess
SECTION 3 – Products Liability:	£5,000,000 any one claim and in all in the Period of Insurance. **Principal Exceptions:** Excluding Terrorism and/or Asbestos

Signed on behalf of Insurers

Date: 19 March 2019 Authorised Signatory

Policy Underwritten by:

The Policy is underwritten by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's
Syndicate 1991 at Lloyd's is an Appointed Representative of Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Issuing Intermediary Reference: **B6991SC02018S01**

This Policy is arranged by:
John Ansell & Partners Limited trading as British Activity Holiday Insurance Services Limited (BAHIS)
1 Great Tower Street London EC3R 5AA
Tel: 0207 251 6821 E-mail: enquiries@ansell.co.uk Website www.ansell.co.uk

Your Personal Information Notice

Who we are

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes personal data such as your name, address and contact details and other information that we collect about you in connection with the insurance cover from which you benefit. This information may also include more sensitive data such as information about your health and any criminal convictions.

In certain circumstances, we may need your consent to process certain information about you and this is explained in our privacy policy. Where we need your consent, we will ask you for it specifically. You do not have to give your consent, and you may withdraw your consent at any time. However, if you do not provide your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector. For example, agents or brokers (when making applications), insurers, reinsurers, loss-adjusters (if you claim), sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detections agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance coverage that we provide and to the extent required or permitted by law.

If you provide other people's details to us

Where you provide us or your agent or broker with information about other people, you must make them aware that you are doing so. Where possible, you should also provide them with this notice.

If you would like more information

For more information about how we use your personal information, please see our privacy policy, which is available on our website (https://www.dtw1991.com/pages/privacy-policy) and in other formats upon request. Additional information on how the insurance market uses data is provided by the Lloyd's Market Association ("LMA") in their Insurance Market Core Uses Information Notice.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s) you should contact the broker or agent who provided you with your insurance in the first instance, or you may get in touch with us by contacting:

The Data Protection Officer

One Creechurch Place, London EC3A 5AY

+44 20 3923 3000

Data.protection@coverys.co.uk

Data Protection

You should understand that any information You have given Us will be processed by Us in compliance with the provisions of the data protection legislation, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties. Some of the personal information We ask You for may be sensitive personal data as defined by the data protection legislation (such as information about criminal convictions and civil proceedings). We will not use such sensitive personal data about You or others except for the specific purpose for which You provide it and to provide the services described in Your Policy.

You have a right of access to, and correction of, information that We hold about You. If You would like to exercise either of these rights, You should contact:

The Data Protection Officer

Coverys Managing Agency Limited

One Creechurch Place

London EC3A 5AY

+44 20 3923 3000

Data.protection@coverys.co.uk