



Insurance arranged by  
**JARDINE LLOYD THOMPSON**  
Leisure  
Southgate House, Southgate Street, Gloucester, GL1 1UB  
Telephone: 0345 872524  
Facsimile: (01452) 511401



## ADVENTURE ACTIVITY COMBINED LIABILITY INSURANCES SCHEDULE OF INSURANCES

**Assured:** Economic Solutions Limited t/as Manchester Solutions and Subsidiary Companies (see attached schedule)

**Underwriters\*:** Sagicor at Lloyd's.

**Agreement No:** R00206AZZ

**Certificate No:** CGLB06L000/982

**Period of Insurance:** From 00.01 Hrs Greenwich Mean Time on 1 August 2011 to 24.00 Hrs Greenwich Mean Time on 31 July 2012 any subsequent period for which the Assured shall pay and we shall agree to accept a renewal premium.

**Premium:** £2,176.85 plus Insurance Premium Tax.

**Excess:** £500 in respect of damage to third party property under the Public and Products Liability Section.

**Business Description:** Activity provider in respect of: Assault Course, High Ropes Course - including Leap of Faith, Crate Stack, Giant 2G Swing and High All Aboard, Indoor Climbing Walls, Jacobs Ladder and Team Building Exercises, . Personal development training by way of: Team Building, Problem Solving, Communication Skills, Leadership Training, Confidence Building, Anger Management and Interpersonal Skills.

**Thistle Insurance Services Limited require at least 21 days notice of any additional activities.**

### Limits of Indemnity

Section 1	Employers Liability	£10,000,000	any one claim or series of claims arising out of one occurrence
Section 2	Public/Products Liability	£ 5,000,000	any one claim or series of claims arising out of one occurrence, and in the aggregate during the period of insurance in respect of Products Liability
Section 3	Errors and Omissions	£ 100,000 +	in any one period of insurance

+ Limited to £50,000 in respect of loss of Documents.

**Endorsements Applicable:** 1, 2 & 3

**JARDINE LLOYD THOMPSON**  
*[Signature]*

Signed on behalf of Underwriters

Subject otherwise to the terms, conditions, limitations and exclusions of the Certificate.

**\*Underwriters are authorised and regulated by the Financial Services Authority**



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Schedule of Subsidiary Companies:

- 1) Challenge 4 Change Limited.
- 2) Challenge 4 Change Trading Limited.



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**ADVENTURE ACTIVITY  
COMBINED LIABILITY INSURANCES  
ADDITIONAL ENDORSEMENTS OR EXCLUSIONS**

Certificate No: **CGLB06L000/982**

The Assured: **Economic Solutions Limited t/as  
Manchester Solutions and Subsidiary  
Companies**

**Endorsement 1                      Indoor Climbing Walls**

As from 1 August 2011 it is a condition precedent to liability under this Certificate that:

1. Climbing must be supervised by instructors who hold the correct National Governing Body (NGB) qualification or have been assessed by an appropriately NGB qualified technical advisor.

Where there is no relevant NGB qualification, all instructors must have received appropriate training and assessment or be appropriately experienced to undertake instruction in the activity of Indoor Climbing subject to suitable written evidence being recorded by the **Assured** for inspection at the **Underwriters** discretion of appropriate and relevant training.

2. Warm up, without ropes, limited to maximum height of 1.5 metres and safety mats must be used.
3. Safety ropes and harnesses must be used once warm up complete.
4. All participants over the age of 18 years old must sign the disclaimer issued by **Underwriters**.

Subject otherwise to the terms, conditions, limitations and exclusions of the Certificate.



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### DISCLAIMER NOTICE

Indoor Climbing is a physical and demanding sport, which obviously has inherent hazards associated with it. Whilst Economic Solutions Limited t/as Manchester Solutions and Subsidiary Companies take all necessary precautions to try and ensure the safety of all participants, unfortunately accidents will occur in consequence. Each participant should familiarise themselves with the hazards and try and minimise these as much as possible by complying with Economic Solutions Limited t/as Manchester Solutions and Subsidiary Companies' risk management guidelines.

The Management accepts no responsibility whatsoever for any loss or injury resulting from any persons' involvement in Indoor Climbing. Furthermore, it is understood and agreed that individuals participate at their own risk.

Signed \_\_\_\_\_ Date \_\_\_\_\_



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Certificate No: **CGLB06L000/982**

The Assured: **Economic Solutions Limited t/as Manchester  
Solutions and Subsidiary Companies**

**Endorsement 2      Premium Adjustment Clause**

As from 1 August 2011 the premium paid in respect of the cover provided is based on estimated turnover and wageroll figures for the Period of Insurance.

Within one month of the expiry of each Period of Insurance the **Assured** shall provide **Underwriters** with the actual turnover and wageroll figures for the Period of Insurance.

If the actual premium is greater than 110% of the estimated premium then the **Assured** will pay the difference, if the additional premium exceeds £50.00.

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**Endorsement 3                      Freelance Workers**

As from 1 August 2011 it is a condition precedent to liability that all freelance workers used by Economic Solutions Limited t/as Manchester Solutions and Subsidiary Companies have successfully completed the Assured's induction program in respect of Risk Assessment and Health and Safety Procedure.

Subject otherwise to the terms, conditions, limitations and exclusions of the Certificate.