Policy Schedule

SPORTSCOVER
Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number PLON99/0122417

The Insured	**WALTHEW LEISURE LTD T/A CLIP 'N CLIMB CAMBRIDGE AND CLIMB QUEST MILTON KEYNES**
Address	LOCATION 1 UNIT 34, CLIFTON ROAD INDUSTRIAL ESTATE, CAMBRIDGE. CB1 7EB LOCATION 2 UNIT 2B, WINCHESTER CIRCLE, KINGSTON, MILTON KEYNES. MK10 0BA
Broker	LIME STREET INSURANCE BROKERS LIMITED
Brokers Address	6TH FLOOR SACKVILLE HOUSE 143-149 FENCHURCH STREET EC3M 6BN UNITED KINGDOM
Sport / Activities	OPERATOR OF INDOOR CLIMBING CENTRES INCLUDING CATERING AND PRODUCT RELATED SALES
Teams / Members	£550,000 WAGEROLL £1140,000 TURNOVER
Period of Insurance	From 5/07/2026 to 4/07/2027. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

UNDERWRITTEN BY Liberty Specialty Markets under contract number B222LOAC6BU4002

Section	Limit of Indemnity	Excess
PUBLIC & PRODUCTS LIABILITY:	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability	£NIL
EMPLOYERS LIABILITY:	£10,000,000 any one Occurrence	£NIL
PROFESSIONAL INDEMNITY:	£5,000,000 any one Claim, limited to £5,000,000 in the aggregate	£NIL
Retroactive Date:	5/07/2025	

Liability Extensions
1. Defective Premises Act
2. Consumer Protection Act
3. Contingent Vehicle Liability
4. Sudden Pollution (Limit of Indemnity £2,000,000
5. Cyber Liability (Limit of Indemnity £25,000

CLIP 'N CLIMB CENTRE CONDITIONS
The following conditions are bespoke to your industry and form part of your insurance contract. They take precedence over the policy wording. Failure to comply may result in claim denial or a reduction in payment. It is a condition precedent to Our liability that the following are adhered to for all agreed activities:

1. No visibly intoxicated persons may participate in or supervise activities at any time.
2. You must complete a documented risk assessment (available upon request), covering:
   - Appropriate supervision methods and levels for your premises and activities.
   - Frequency of routine floor walking and general premises inspections (to be recorded).
3. A documented staff training programme must be in place (available upon request) to ensure staff are appropriately trained for their roles.
4. Clear signage must be displayed throughout the premises, including the rules, risks and safety guidance.
5. All instructors must hold a qualification from a recognised awarding body or be signed off as competent by an experienced and/or qualified member of staff. The coaching condition found in the liability policy wording does not apply.
6. Where relevant and or required, employees and volunteers must have passed The Disclosure Barring Service checks.
7. A qualified First Aider must be on site during business hours.
8. All participants must complete a registration form detailing the centres rules, and that:
   - Acknowledges awareness of the risks, including injury or death.
   - Covers all activities provided by your organisation
   - Accepts personal responsibility for their own actions
   - Confirms they are fit to participate.

For participants under 16, the form must be countersigned by a parent or guardian.
9. All participants must complete a safety induction.
10. Slackline activities require a risk assessment, appropriate crash mats or soft flooring, and only slackline gear rated for its intended use.
11. All equipment must be operated per manufacturer guidelines, with records of completed checks.
12. Personal Protective Equipment (PPE) must be supplied to all employees where required, and its use enforced.

SUB-CONTRACTORS
All sub-contractors engaged by You shall have in force and effect Public Liability Insurance for third party Bodily Injury or Damage to Property with a minimum limit of indemnity limit of £5,000,000 throughout the duration of their contract with You.
You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract.

ABUSE EXTENSION

Retroactive Date:	Limit of indemnity:
A. 05/07/2025	A. £1,000,000 any one claim and in the aggregate
B. 05/07/2003	B. £500,000 any one claim and in the aggregate
C. 05/07/1985	C. £250,000 any one claim and in the aggregate

Excess: £nil each and every claim

This Extension is on a "claims made" basis. It only covers claims made You and notified to the Insurer during the Period of Insurance.
Operative Clause
Subject to the terms, conditions, definitions and exclusions of this Policy (other than as amended by this Extension), despite "Exclusions (what is not covered): 8", the Insurer agrees to Indemnify You against:
a)all sums which You become legally liable to pay as damages and claimant's costs and expenses arising out of Claims first made against You and notified in writing to the Insurer during the Period of Insurance;
b)all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You under paragraph a) above;
resulting from Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after the applicable Retroactive Date, provided that the Insurer's liability will not exceed:
i. the applicable Limit of indemnity stated in this Extension in respect of the applicable Retroactive Date; but not
ii. "Limit of indemnity A" stated in this Extension in respect of the aggregate of all claims first made against You and notified in writing to the Insurer during the Period of Insurance irrespective of Retroactive Dates.
Limitation
In respect of Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after "Retroactive Date C" which is not proven to have continued beyond "Retroactive Date B" the Insurer will Indemnify You against all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You and notified in writing to the Insurer during the Period of Insurance, but the Insurer will not Indemnify You against damages and claimant's costs and expenses.
Definitions
Abuse or Molestation means:
a) any physical, mental or emotional abuse including but not limited to harassment or bullying, voyeurism, invasion of privacy, mistreatment or maltreatment, neglect, any act of a sexual nature or any act undertaken with a sexual motive, or;
b) any situation where You had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental and/or emotional) of a victim and were in breach of that duty to protect those in Your care either through negligence or vicariously for the acts and/or omissions of Your Employees, Members or Volunteers.
Abuse does not include:
i. medical and/or physiotherapy and/or nursing malpractice or any error or omission in the provision of medical and/or physiotherapy and/or nursing care or treatment.
Abuse which commenced or is alleged to have commenced after:
a) "Retroactive Date C" and which is proven to have continued beyond:
i. "Retroactive Date B", but ceased before "Retroactive Date A" will be treated as having commenced after "Retroactive Date B" and will be subject to "Limit of indemnity B";
ii. "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A";
b)"Retroactive Date B" and which is proven to have continued beyond "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A".
Abuser means the individual who committed or is alleged to have committed any Abuse or Molestation or attempt at Abuse or Molestation.
Exclusions
The Insurer will not:
1. Indemnify You for any liability for which You are entitled to indemnity under any other insurance.
2.Indemnify You for any liability arising from Abuse or Molestation or attempt at Abuse or Molestation which occurred or is alleged to have occurred before the applicable Retroactive Date specified in this Extension.
3. Indemnify You for any liability arising from any facts and/or circumstances, of which You had become aware before the commencement of the Period of Insurance, which a reasonable person in Your position would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy.
4.Indemnify any Abuser.
5.Indemnify You against;
a)any fines or penalties or the costs of defending criminal proceedings
b)punitive, exemplary, aggravated and/or multiple damages.
6. Indemnify You for any liability arising out of any failure to comply with procedural guidelines established by You concerning Abuse or Molestation.
7. Indemnify any person who has or has been alleged to have:
a)authorised or permitted Abuse or Molestation;
b)disregarded knowledge of Abuse or Molestation;
c)had actual or constructive knowledge of Abuse or Molestation and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse or Molestation;
d)aided or contributed to or supported Abuse or Molestation; or

e)intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse or Molestation.

Conditions

1. You must bear the Excess (inclusive of costs and expenses in the defence or settlement of each claim) stated in this Extension
2. For the purpose of determining the Excess applicable to any Indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or Molestation or attempt(s) at Abuse or Molestation suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause. If there is more than one victim of Abuse or Molestation by the same Abuser(s):

a)claims brought against You by each individual who suffered Abuse or Molestation or attempt(s) at Abuse or Molestation by the same Abuser(s) will be treated as separate claims and be deemed to have arisen out of separate original causes; but

b) all acts of Abuse or Molestation or attempt(s) at Abuse or Molestation by the same Abuser(s) suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.

3. You must give notice in writing to the Insurer as soon as is reasonably practicable after becoming aware of any circumstances that may give rise to a Claim or Claims. Please see "How to make a claim" on page 25 of this Policy.

The following are conditions of this insurance that You need to meet as Your part of this contract. If You do not meet these conditions, the Insurer may reject a claim payment or a claim payment could be reduced. In some circumstances Your insurance may not be valid.

4. You must ensure that You, Your Employees, Members and anyone acting under Your control in the course of Your Business comply with all statutory legislation and requirements for dealing with children and vulnerable adults.
5.You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

Policy Extends to negligent advice leading to Bodily Injury

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.

Sportscover Europe Ltd Registered in England & Wales No 3372667[illegible]

SIGNATURE

1/07/2026
DATE

PL Premium	£ 8,913.94
EL Premium	£ 2,190.40
Combined Premium	£ 11,104.34
IPT	£ 1,332.52
Underwriter Fee	£ 50.00
Total	**£ 12,486.86**

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