

Schedule of Insurance Cover & Statement of Fact

MG Insurance Consultants Ltd

If the information in this document is incorrect or incomplete or if you are unable to comply with any of the conditions or endorsements, please notify your insurance broker as soon as possible as this may invalidate your insurance and may affect your Insurer's decision to pay a claim.

BROKER NAME	DJM Insurance Brokers Ltd & David Miller Holdings Ltd
BROKER ADDRESS	Union Road, 339, Lancashire, Oswaldtwistle, BB5 3HS, England
TYPE OF INSURANCE	Liability Only
INSURED	The Model Yachting Association
CORRESPONDENCE ADDRESS	48, Laidleys Walk, Fleetwood, FY7 7JL, England
RISK ADDRESS	48, Laidleys Walk, Fleetwood, FY7 7JL, England
TYPE OF BUSINESS	Hotel and Leisure - Sports Club
INSURER	Liability 100% - Irwell Insurance Company (UMR MGI_IRWELL_Y2022)
DEDUCTIBLE	£250.00 each and every claim in respect of third party property damage
PERIOD OF INSURANCE	
From:	00:01 hours on 22/05/2023
To:	24:00 hours on 21/05/2024
	Both dates inclusive and any subsequent period for which renewal of this insurance is agreed.

INSURANCE PREMIUMS

Employers Liability	£ 0.00
Public/Products Liability	£ 1,250.00
Total Premium:	£ 1,250.00
Insurance Premium Tax:	£ 150.00
Administration Fee:	£ 55.00
Total Premium Including Insurance Premium Tax:	£ 1,455.00



Public Liability

INSURED

Public Liability Limit of Indemnity £5,000,000.00

TURNOVER

Annual Payments to Bona Fide Subcontractors	£ 0.00
Estimated Turnover UK Minus BFSC	£ 0.00
Estimated Turnover UK	£ 23,750.00
Estimated Turnover USA/CANADA	£ 0.00
Estimated Turnover Rest of the World	£ 1,250.00
Total Estimated Turnover	£ 25,000.00

Products Liability

INSURED

Products Liability Limit of Indemnity £5,000,000.00
Any one occurrence and in all the
Period of Insurance.

Standard Deductibles

Where insured, claims will be subject to the deductible shown below, in respect of each and every loss:

Third Party Property Damage £250.00



STATEMENT OF FACT

Important Notice

This is the information that you provided to us when you applied for your policy. The information you have provided contains statements upon which the Underwriters have relied on when deciding whether to accept this insurance and the terms on which it has been offered, including the amount of premium payable.

If any of the information is incorrect or has changed during the life of the policy, you must immediately inform us via your insurance broker.

You should be aware that if the information provided by you is not complete and accurate, Underwriters may:

- Cancel your policy and refuse to pay any claim, or
- Not pay any claim in full, or
- Revise the premium and/or change any excess, or
- Revise the extent of cover or terms of this insurance

CUSTOMER DETAILS

What year did you begin trading in this name?

1911 changed to present title in 1923

Previous experiences:

The 'Model Yachting Association promotes the interest of the Sport by organising National and Club Racing and occasional participation in International Model yachting but excluding North America, Canada and territories where the UK Foreign Office recommends avoiding travel. (Model sailing excluding fast electrics and steam boats). A Model boat is a boat which because of its small size is incapable of sailing whilst carrying a person and is powered by electric, clockwork or rubber motors, sail, steam or internal combustion controlled by a person.

- | | |
|--|-----------|
| 1) Do you or any of your employees engage in the application of heat either on or away from the business premises, work overseas or work away from the premises other than for the purpose of collection or delivery? | No |
| 2) Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, hoists, slings, cradles, woodworking machinery, other power driven machinery, or processes involving a noise level in excess of 85db? | No |
| 3) Do you undertake work on or at airports, aerodromes, tunnels, bridges, viaducts, dams or coffer dams, pylons, quarries, mines, aircraft, watercraft, blast furnaces, railways, chemical, or petrochemical works, oil or gas refineries or storage facilities, offshore structures, power stations or nuclear installations? | No |
| 4) Do you have a formal written Health and Safety policy? (answer YES if you have less than 5 employees) | No |
| 5) Does the Proposer have a formal safety-training plan for employees? (answer yes if you have less than 5 employees) | No |
| 6) Does the Proposer have a documented procedure for high-risk activities? | No |
| 7) State the maximum height worked at by any manual employees or labour only subcontractors (in metres) | 0 |
| 8) Do the premises have a Dance floor/area? | No |
| 9) Are there CCTV cameras covering the Dance floor/area? | No |
| 10) Is there a DJ? | No |
| 11) Is there live entertainment? | No |
| 12) Is there Karaoke? | No |
| 13) Are there any Door Staff? | No |

Products Liability

- | | |
|--|------------|
| 1) Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways? | No |
| 2) Do you design, give advice or prepare specification in respect of any products supplied or contracted? | No |
| 3) Do you import raw materials, components or finished products from abroad? | No |
| 4) Do you retain full rights of recourse/recovery against any manufacturers and suppliers from whom you obtain any product or anything which is incorporated into your products? | Yes |



THE POLICYHOLDER/PARTNERS/DIRECTORS

You or any of your partners or directors either personally or in connection with any business which you / they have been involved have never:

- a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?
- b) been disqualified from being a company director?
- c) had a County Court Judgement or Sheriff Court Decree?
- d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences?
- e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?
- f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters?

I confirm that I have read and agree that the above statements are true.

I Agree

PREVIOUS CLAIMS

Claims experience during past 5 years. You have declared the following claims: none.

POLICY ENDORSEMENTS

Minimum and Deposit Premium Endorsement

Notwithstanding the cancellation conditions in the policy wording, the Employers Liability, Public Liability and Products Liability subsections of this policy (if active) are written on an adjustable basis subject to an annual minimum and deposit premium. Underwriters shall receive and retain no less than the minimum premium(s) listed on the first page of this document.

LIAB065 - Abuse Exclusion

The Public Liability Section of this Policy does not cover legal liability arising out of Abuse.

Definition applying to this exclusion

Abuse

- a. Acts of hurting or injuring mentally or physically by maltreatment or ill use
- b. Acts of forcing sexual activity, rape or molestation
- c. Repeated or continuing contemptuous course or insulting words or behaviours

All other terms conditions and exclusions of the Policy remain unaltered.

IRWLIAB087 - Professional Advice and Design Exclusion (Full) (PL Exclusion 14 deleted)

Exclusion 14 (Professional Advice and Design (for a fee) Exclusion)) of the Public Liability Section is deleted and the following is added to the Public Liability Section of this Policy:

We do not cover legal liability arising from advice, error or omission in connection with instruction, consultancy, design, formula, specification, inspection, certifications or testing undertaken or provided by You or on Your behalf whether for a separate fee or not.

All other terms conditions and exclusions of the Policy remain unaltered.



Additional Information

The 'Model Yachting Association promotes the interest of the Sport by organising National and Club Racing and occasional participation in International Model yachting but excluding North America, Canada and territories where the UK Foreign Office recommends avoiding travel. (Model sailing excluding fast electrics and steam boats).

A Model boat is a boat which because of its small size is incapable of sailing whilst carrying a person and is powered by electric, clockwork or rubber motors, sail, steam or internal combustion controlled by a person.

Association comprises of 106 clubs with approximately 2,000 members in total. Average club membership is 20 but ranges from 2 to 80.

Turnover £ 25,000 (2,000 members)

With regards to Worldwide cover there are international events every 2 and 4 years. The last event was held in Brazil but 90% of the time it is in Europe with the last European event being in Italy.

The events normally last 3 days and there would be approximately 8 to 10 Members that would attend.

If we were to split by region it would be approximately as follows :-

UK – 95%

EU - 3%

Worldwide Excluding USA & Canada – 1%

Worldwide Including USA & Canada – 1%



How to Complain

If your complaint is about the way a Policy was sold to you

If your complaint is about the way the policy was sold to you, please contact the insurance adviser who sold the policy to you.

If your complaint is about your claim

We are committed to providing a high level of service, but if you believe that we have not delivered the service you expected from us, please let us know so that we can put things right. If you wish to make a complaint, please contact:

The Complaints Officer
Irwell Insurance Company Limited
2 Cheetham Hill Road
Manchester
M4 4FB

Email: complaints@irwell.co.uk
Telephone: 0344 892 0164

We will contact you within 3 days of receiving your complaint to inform you of what action we are taking. We will try to resolve your complaint within 4 weeks. If it will take us longer, we will explain why and let you know when you can expect our final response.

Referring your complaint to the Financial Ombudsman Service

If you are not happy with our response to your complaint, or you have not received a response within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service can review complaints from 'eligible complainants', but your complaint must be submitted to them within 6 months of receiving our final response.

Further information can be found at:
www.financial-ombudsman.org.uk

The Financial Ombudsman Service exists to help resolve complaints when We have not been able to resolve matters to Your satisfaction.

The service they provide is free and impartial.

You can contact the Financial Ombudsman Service using the following details:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 020 7964 1000
Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

This complaints procedure does not affect your legal rights.

How do I make a claim?

If you wish to make a claim, please contact:

Section 1 (Employers Liability), 2 (Public Liability) and 3 (Product Liability):

DWF Claim Management & Adjusting
Redcliff Quay
120 Redcliff Street
Bristol
BS1 6HU

Claims telephone: 0344 892 3937
Email: irwell@dwfclaims.com

Section 4 (Commercial Legal Protection) and 5 (Employment Legal Protection):

Write to us at:



Irwell Insurance Company Limited
2 Cheetham Hill road
Manchester
M4 4FB

Telephone: 0344 892 0117

Email: claims@irwell.co.uk

A handwritten signature in black ink, appearing to read "W. Baird", with a horizontal line underneath.