



Schedule

Policy Number:	GUL505747
Business Contact:	
Insured:	Northern Secrets Ltd
Premises:	Clavering House Clavering Place, Newcastle , NE1 3NG
Type of Insurance:	Tour Operator
Period of Insurance:	From 21/04/2020 to 20/04/2021 (both dates are inclusive)
The Insurer:	Section H: Brit Syndicate 2987 at Lloyd's (written under agreement number BIN.GRE.0918 or replacement thereof) Sections A to G: Aspen Insurance UK Limited as per contract number B1033MC098710T – Proportion 70% Navigators International Insurance Company as per contract number B1033MC098710T – Proportion 30% Section I: Griffin Underwriting Limited, reinsured 100% by Certain Underwriters at Lloyd's Certain Underwriters at Lloyd's
The Coverholder:	Gresham Underwriting Limited
Broker:	Tasker Insurance Brokers Ltd (London Retail)

This policy has been prepared on the basis of the information supplied in accordance with the quotation and or alteration recorded under reference number GIA-0040616

PREMIUM SUMMARY

Premium:	£900.09
Insurance Premium Tax	£108.01
Policy Fee:	£0.00
Total Amount Due:	£1,008.10



Schedule

SECTIONS OF COVER

Section A - Material Damage and Theft

	Sum Insured / Limit
Buildings	Not Covered
Tenants Improvements	Not Covered
Stock	Not Covered
General Office Contents and Furniture	Not Covered
Computers and Telephones in the Office	Not Covered
Portable Items	Not Covered
Jurisdiction: United Kingdom	Not Covered
Jurisdiction: European Union	Not Covered
Jurisdiction: World Wide	Not Covered

Section B - Business Interruption

Loss of Gross Profit	Not Covered
Loss of Gross Revenue	Not Covered
Loss of Rental Income	Not Covered
Increased Cost of Working	Not Covered

Section C - Loss of Money and Personal Assault

Money in transit to Bank or Night Safe	Not Covered
Money on Premises During Business Hours	Not Covered
Money Out of Safe Out of Business Hours	Not Covered
Money in Safe	Not Covered
Money in private dwelling of insured or employee	Not Covered
Personal Assault Extension: Resulting in Death	Not Covered
Personal Assault Extension: Permanent Total disablement	Not Covered
Personal Assault Extension: Temporary Total Disablement (per week)	Not Covered
Personal Assault Extension: Loss of Sight or Loss of Limbs	Not Covered

Section D - Theft of Tickets

Limit any one Ticket	Not Covered
Theft of Tickets any one loss	Not Covered
Theft of Tickets aggregate for the policy period	Not Covered

Section E - Book Debts

Book debts	Not Covered
------------	-------------

Section F - Fidelity Guarantee

Fidelity guarantee	Not Covered
--------------------	-------------

Section G - Combined Liability

Employer's Liability	Not Covered
Public Liability	£2,500,000



Schedule

Professional Indemnity	£1,000,000
------------------------	------------

Section H - Legal Expenses

Legal Expenses	£100,000
Employment	Not Covered
Employment Compensation Awards	Not Covered
Employment Restrictive Covenants	Not Covered
Employees Extra Protection	Not Covered
Tax Protection	£100,000
Property	£100,000
Legal Defence	£100,000
Compliance & Regulation	£100,000
Statutory Licence Appeals	£100,000
Loss of Earnings	£100,000

Section I - Crisis Response

Crisis Response	£150,000
-----------------	----------

Schedule

Operative Perils & Excesses

Material Damage section.

Section A		Material Damage and Theft	
	Perils as more fully described in the wording	Status	Excess Applicable
1	Fire and/or Lightning	Inoperative	£ Inoperative
2	Explosion	Inoperative	£ Inoperative
3	Aircraft	Inoperative	£ Inoperative
4	Earthquake	Inoperative	£ Inoperative
5	Storm, Tempest and/or Flood	Inoperative	£ Inoperative
6	Riot and/or Civil Commotion	Inoperative	£ Inoperative
7	Impact	Inoperative	£ Inoperative
8	Theft and/or Attempted Theft	Inoperative	£ Inoperative
9	All Risk (as detailed herein)	Inoperative	£ Inoperative
10	Subsidence, Landslip and/or Heave	Inoperative	£ Inoperative

All Other Sections

B	Business Interruption / Loss of Profits	Inoperative	As per section A
C	Money	Inoperative	£ Inoperative
D	Theft of Tickets	Inoperative	£ Inoperative
E	Book Debts	Inoperative	£ Inoperative
F	Fidelity Guarantee	Inoperative	£ Inoperative

Public and Professional Liability.

G	Public, Products Liability	Operative	£250 per person capped at £1,250 per incident, for Food Poisoning claims £1,000 per person capped at £3,000 per booking.
G	Professional Indemnity	Operative	In respect of Tour Operator Risk exposures £250 each and every claimant, limited to £1,250 any one incident, In respect of Travel Agency Risk exposures £100 each and every claimant, limited to £300 any one incident

Employers Liability.

G	Employers Liability	Inoperative	£ nil
---	---------------------	-------------	-------

Legal Expenses

H	Legal Expenses	Operative	£250 Each and every claim relating to a formal aspect enquiry under Tax protection
---	----------------	-----------	--

Crisis Response

I	Crisis Response	Operative	£ nil
---	-----------------	-----------	-------



Schedule

Crisis Response

Insured Person	One or more person(s) that is/are travelling on a trip organised by the Insured or/ is participating in an activity that is organised by the Insured, or that forms part of the job specification of an employee of the Insured, only during the Period of Insurance and the Policy Period.
Period of Insurance	90 days maximum any one Insured Person
Limits of Liability Insured	£ 150,000 any one loss or series of losses arising from anyone Event and £ 250,000 in all for all losses arising out of all Crises under all Insured Events combined during the annual Policy Period
Crisis Coverage Period	30 days, limited to 10 days for terrorism
Territorial Limits	Worldwide
Emergency 24/7 Contact Number	Should an Insured Event occur, or one is believed to have occurred, the Underwriters' advisors must be contacted as soon as possible on the following Emergency Exchange 24 hour telephone number:

+44 (0)20 313 71273

The Emergency Exchange will put you in touch with a member of the Insurer's panel of Crisis Consultants who are available 24 hours a day, 7 days a week on a priority basis.

When calling the Emergency Exchange, please leave your name, company and telephone number with the operator and quote your policy number shown at the top of this page.

Please note that the above number is only to be used following an Crisis Event as defined in the policy wording. For claims or circumstances under any other section, please contact the Insurance Broker.

This section is valid only if shown as Operative under Perils Covered & Excesses Applicable to this Insurance



Schedule

ADDITIONAL CONDITIONS

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

CORONAVIRUS EXCLUSION

This **Policy** does not cover any claim in any way caused by or resulting from:

- a. Coronavirus disease (COVID-19);
- b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c. any mutation or variation of SARS-CoV-2;
- d. any fear or threat of a), b) or c) above.

However this Exclusion will not apply in respect of section G sub-section 1 in any circumstance where compulsory insurance is required to be effected by **You**.

INTERESTED PARTIES

None



Schedule

STATEMENT OF FACTS

The answers to the following statements form part of any contract entered into with the insurer or your insurance broker. In deciding to accept this policy and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any question that we ask by ensuring that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims. If we establish that you carelessly provided us with false or misleading information it could adversely affect your policy and any claim.

For example, we may:

treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;

amend the terms of your insurance which may impact how we deal with a claim;

reduce the amount we pay on. On valid claims, we will pay in proportion to the premium that has been paid. For example, if you have paid half the premium you should have, then we will only pay half of your claim; or

cancel your policy.

We will write to you if we:

intend to treat your policy as if it never existed; or

need to amend the terms of your policy.

If you become aware that the information you have given us is inaccurate, you must inform us as soon as practicable.

You have confirmed that the following statements are true:

an insurance company has never canceled one of your policies, applied special terms when renewing your insurance, or refused to renew your insurance?	Yes
the premises are self-contained and have their own lockable entrance doors	Yes
You or any other proposer have never incurred any County Court Judgement (CCJ)	Yes
there are no building works in progress or planned within 12 months of inception, which are not routine repair, maintenance or decoration	Yes
all final exit doors and any other external doors are fitted with five lever mortice deadlocks conforming to BS3621 or 2 key operated bolts	Yes
all heating is by fixed appliances only	Yes
the buildings including outbuildings and walls are in a good state of repair and will be so maintained	Yes
the premises have not suffered from subsidence, landslip or heave in the last 25 years	Yes



Schedule

STATEMENT OF FACTS

the premises have not been underpinned or cosmetically repaired in relation to damage by subsidence, landslip or heave in the past 25 years	Yes
there are no trees or shrubs in excess of 3m in height (regardless of ownership) within a 7m distance of the main structure	Yes
the premises are not in an area that has suffered from coastal or river erosion	Yes
the buildings are not due to be unoccupied for more than 30 consecutive days within the next 12 months.	Yes
the Proposer or any Director, Partner or Principal of the organisation have never been involved in an organisation which has gone into liquidation, receivership or been the subject of a winding-up order?	Yes
the Proposer or any Director, Partner or Principal of the organisation has never been the subject of an HMRC investigation or have a criminal record (other than motoring offences)?	Yes



Schedule

This Policy is based on the Key information supplied below.

Additional Questions

Overland Tours	0%
Safari Tours	0%
Trekking (without the use of crampons)	0%
Trekking (with crampons and the like)	0%
Adventure / Activity Holidays	0%
Children / Student Tours (Adventure activity)	0%
Children/ Student Tours (Non adventure activity)	5%
City Breaks / Villa Holidays	15%
Activity Days / Corporate Events	25%
Other Package Holidays %	55%
UK	100%
Europe	0%
North America	0%
Africa	0%
Elsewhere in the World	0%
Areas against FCO advice	0%
Do you or your agents inspect accommodation to ensure that local standards of health and safety are met?	Yes
Do you ensure that your suppliers have liability insurance in place?	Yes
Do you own or operate any accommodation or transport?	No
Do you ensure that all activity suppliers operate to local safety standards and that all safety equipment is to a suitably high standard and subject to regular safety checks?	Yes
Have you put in place a risk management and assessment program for your tours and suppliers?	Yes
Do any of your tours include Mountain Biking?	No
Do any of your tours include Horse/Camel Riding?	No
Do any of your tours include Mountaineering?	No
Do you require 24/7 Crisis Response & Brand Protection?	Yes
Reduce Liability excess	Yes
Which optional covers do you require?	Legal Expense only
Claims Discount	None
Risk Management Discount	No

Travel Agency Turnover

Flight / Accommodation Only	£10,000.00
Travel Agency	£0.00
Activity Days / Corporate Events	£10,000.00



Policy Number GUL505747

Schedule

Do you wish to remove child abuse cover? Yes

Package Turnover

Inclusive Tours £30,000.00
Limit of Public liability required? £2,500,000

Professional Indemnity

Estimated passenger numbers for the next 12 months 500
Limit of Professional Indemnity £1,000,000
