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Thank you for purchasing your Insurance from us. This document is a summary of the details you have given us. Please check carefully and contact us immediately if there are discrepancies. This document should be read in conjunction with the Full Policy Wording.

Policy Number:	441000420294 - Quote Ref: 94647
Binding Authority Number:	UKEPL12B1299
Insured:	Canterbury Pilgrims Boat Club
Address:	Beech Cottage London Road Hartley Wintney RG27 8RN United Kingdom
Period of Insurance:	17/10/2013 at 00.00 hrs LST - 16/10/2014 at 23.59 hrs LST inclusive
Section A - Employers Liability:	Nil
Section A - Excess:	Nil
Section B - Public Liability: <i>Any one claim or series of claims arising out of one occurrence/unlimited in the period of insurance and in all respect of products</i>	£2,000,000.00
Section B - Excess: <i>The Self-Insured Excess which the Insured shall bear in respect of each and every claim</i>	£250.00
Section C - Products Liability: <i>Any one claim or series of claims arising out of one occurrence/unlimited in the period of insurance and in all respect of products</i>	Nil
Section C - Excess: <i>The Self-Insured Excess which the Insured shall bear in respect of each and every claim</i>	Nil
Additional Cover	
Professional Indemnity:	Nil
Professional Indemnity - Excess:	Nil
Equipment:	Nil
Equipment - Excess:	Nil

Nature of Business Insured:

The Canterbury Pilgrims Boat Club Summary of activities for Public Liability cover The Constitutional Objectives of the Club are: a) To foster fellowship amongst the membership. b) To promote and encourage rowing at The King's School, Canterbury. Activities of CPBC come under two headings: • the financial and moral support of the rowing activities of The King's School, Canterbury, including through the holding of social events; and • to run a rowing club and provide club rowing equipment (1 x quad scull/coxless four, 2 x pair/double scull, 1 x single scull, and a boat trailer) for use by regular and occasional rowers, some of whom race for the Club. The Club has approximately 125 paid-up members, the most active of whom are also Officers of the Club. There are also a number of non-subscribing members who are Officers of the Club by virtue of their association with the school. Total Club membership does not currently exceed 150 members.

Non-Rowing Activities The Club's main non-rowing activity is an annual lunch during the Henley Royal Regatta. This is held in a marquee erected on the Henley Cricket Club car park. The lunch has a wide attendance which includes members and their guests, school staff, members of school rowing teams and their parents, and other supporters and friends. The other fixed event of the year is the Club AGM and dinner, which is usually held at a "borrowed" venue in London. In addition, there may also be other occasional non-rowing activities during the year.

Rowing Activities Most Club members are non-rowing members. Fewer than 20 Club members are regular rowers, and it would be unusual for more than 15 of the remaining members to row occasionally during any year. The Club does not have fixed premises, and members and their invited guests row at a range of locations and official competition events using a mix of their own, Club and other borrowed equipment, often in combination with participants from other clubs. Members who want to use Club rowing equipment pay an annual charge or a pay-per-use charge. The trailer is available for pay-per-use rental. Equipment is rented to adults, but not exclusively for the use of adults. Crews may include minors, or may be comprised exclusively of minors. Rowing equipment and the trailer is sometimes rented by, or lent to, other clubs. This might be by way of an explicit arms-length agreement, or might happen informally when a boat is lent to a team from another club that finds itself in need at a regatta. Only 14 active members.

Endorsements

Bona Fide Sub Contractors Warranty is adhered to;

It is a condition precedent to liability under this Policy that all Third Parties engaged hold their own liability policies in force, covering the activities for which they have been engaged and with a minimum public liability limit of £2,000,000 It is the responsibility of the Insured to check that such cover is in force.

Disco Exclusion

This Contract of Insurance does not provide indemnity for any Public Discos or Dancing. This Exclusion shall not apply in respect of private functions held at the premises, provided Underwriters have been previously advised that these activities take place.

Inflatables Conditions

It is a condition precedent to liability in respect of the use of any bouncing castle or other inflatable equipment that:- the equipment is fully secured to the ground during use all persons shall remove their footwear prior to use no person over the age of 14 shall be permitted on the equipment when the bouncing castle or other inflatable is operated by or on behalf of the Insured, it shall be supervised by a responsible adult (over 18 years of age) at all times.

Overseas Activities Exclusions

This Policy will not indemnify the Insured for loss, Injury, Damage, claim or defence costs and expenses arising out activities undertaken outside the territories of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Pyrotechnics Exclusion

Pyrotechnics / Fireworks Warranty It is a Condition Precedent to Liability under this Policy that any Pyrotechnics (including fireworks and/or bon-fires) are operated by Bona Fide Sub-Contractors who must have:

- A "Permit to Work System" which clearly sets out a strict procedure to be followed, together with the necessary safety precautions to be adopted, and
- A minimum Public Liability Insurance with a minimum of £5,000,000 limit of indemnity. It is the responsibility of the Insured to check that such systems and cover is in force.