

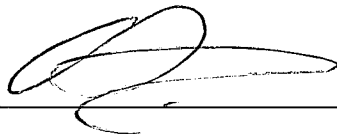


# Just Leisure

## LEISURE SCHEDULE

Policy No:	220123		
Insured:	Scottish Power Kite Association		
Address of Insured:	Old Stables House North Wynd Colinsburgh LEVEN KY9 1LU		
Business of Insured:	Power Kite Association (and as more fully described within the attached endorsement)		
Broker:	Perkins Slade Ltd		
Period of Insurance:	01 October 2013 to 31 August 2014 both dates inclusive		
Limits of Indemnity:			
Employers Liability	GBP	10,000,000	any one occurrence or series of occurrences arising out of one original cause
Public Liability	GBP	5,000,000	any one accident or series of accidents arising out of one original cause
Products Liability	GBP	5,000,000	in the aggregate any one period of insurance
Premium			
Employers Liability	GBP	917.81	
Public / Products Liability	GBP	5,047.95	
Insurance Premium Tax	GBP	357.95	
Total	GBP	6,323.71	
Excess	GBP 500 each and every loss		
Geographical Limits:	Worldwide, excluding USA and Canada		
Wording Applicable:	Just Leisure Wording	Underwriters: R&Q S1991 Management Services Limited	
Endorsements As Attached:	<p><b>S1991002. Business Description</b></p> <p><b>S1991002. Personal Protective Equipment Condition</b></p> <p><b>S1991002. Participant to Participant Exclusion</b></p> <p><b>S1991002. Tuition Endorsement</b></p>		

Signed: \_\_\_\_\_



25 October 2013 at R&Q S1991 Management Services Limited  
Fountain House, 130 Fenchurch Street, LONDON, EC3M 5DJ

Just Underwriting Leisure is a trading name of the R&Q S1991 Management Services Limited. R&Q S1991 Management Services Limited is an appointed representative of R&Q Managing Agency Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**S1991002.Business Description**

Administration, Promotion, Development of the sport of Power Kiting, Kite Buggy, Para Kiting, Kite Boarding on Land or Snow, Snow Kiting, Kite Surfing, Kite ATB'ing & Scudding. Organisation of events, participation in competition, attendance by Association, Officials & members in external competition sanctioned by the association or whilst representing the Association in the participation of the sport or activity or in the administration and running of the Association.

Association arranged presentation ceremonies and social events or whilst representing the Association at such events.

**S1991002.Personal Protective Equipment Condition**

It shall be a condition precedent to liability that the Insured shall implement and ensure that all Employees or persons acting on the Insured's behalf comply with the requirements of the Personal Protective Equipment at Work Regulations 1992 or any subsequent legislation amending or replacing such Regulations

In particular the Insured shall ensure that

- (a) suitable properly fitting and effective personal protective equipment is issued to all Employees who may be exposed to any risk to their health and safety while working in the course of the Insured Business
- (b) all personal protective equipment provided by the Insured is properly assessed as suitable prior to being released to Employees
- (c) all personal protective equipment provided by the Insured is always properly stored and maintained in full working order
- (d) all Employees provided with personal protective equipment by the Insured receive adequate and appropriate training and information on the use and maintenance and purpose of the equipment prior to using it and shall arrange and require all Employees to undertake all necessary training updates or refresher courses and obtain such recertification as may be required by the Regulations manufacturers instructions industry guidelines or any other Health and Safety Act Regulations as may apply
- (e) all Employees provided with personal protective equipment sign a form of acceptance confirming that they have received proper training in and are familiar with the use of the equipment in accordance with such Regulations
- (f) an Employee not using the personal protective equipment provided will be considered in breach of such Regulations and the Insured shall enforce appropriate disciplinary action

Subject to the terms conditions limits and exclusions of the Policy

**S1991002.Participant to Participant Exclusion**

Underwriters shall have no liability under this Policy to provide an indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any participant towards another participant whilst in competition

**S1991002.Tuition Endorsement**

Public and Products Liability Section Exclusion 14 of the Policy Wording is deemed to be deleted and the following substituted:

The company shall not be liable to indemnify the Insured in respect of liability arising out of:-

- a) Advice, designs, plans, formulae, or specifications
- b) Omission to perform a professional duty

Provided for a fee or in circumstances where a fee would normally be charged unless the Bodily Injury or Damage was caused by or was arising from any tuition instruction or advice given by or on behalf of the Insured to the Named Insured's clients or members in the normal course of the Business and provided that such tuition instruction or advice is given by a suitably qualified Employee or if not suitably qualified the Employee is under the direct supervision of a suitably qualified Employee.

**Subject otherwise to the terms conditions and exclusions of the Policy**