



OFFICIAL INSURANCE PARTNER

**To Whom It May Concern**

**Re: Water Skills Academy Ltd**

**20 December 2020**

Dear Sirs,

We act as Insurance Brokers on behalf of **Water Skills Academy Ltd** and would confirm that the following insurances are in force in accordance with the details set out below;

**Insured** **Stephen Moore t/as Adventure 360**

**Membership Number** **359690**

**Activities** Provider of Instructor Qualifications, Workshops, Mentoring and Consultancy across Stand-Up Paddleboarding, Stand-up Paddleboarding YOGA, Wing Foiling, Sit on Top Kayaking, Canoeing, Packrafting, Surfing/Bodyboarding, Lifeguarding, Outrigger Paddling, Windsurfing, Open Water Swimming & Safety Courses, First Aid and Hire of Equipment.

**Policy Period** 12 months from 20<sup>th</sup> December 2020

**Insurer(s)** Sportscover Europe Ltd

**Public & Products Liability / Professional Indemnity**

Policy Number(s) PLON99/0097241

Limit of Indemnity GBP 10,000,000 any one occurrence in respect of Public Liability / Member to Member Liability

GBP 10,000,000 in the aggregate in respect of Professional Indemnity

GBP 10,000,000 in the aggregate in respect of Products Liability

Scope of Cover Legal liability for damages and legal costs arising out of third-party loss, injury or damage in connection with the activities described above and notified to the insurers within the period. Cover includes Public Liability, Professional Indemnity, Libel & Slander, Liability for damage to leased and rented premises, Member to Member Liability, Indemnity to Principals and Liability arising out of goods sold or supplied.

### **Employers' Liability**

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Policy Number(s)	PLON99/0097241
Limit of Indemnity	GBP 10,000,000 any one event
Scope of Cover	Legal Liability for damages and legal costs arising from the death, disease or bodily injury to employees (voluntary or paid) in the course of their employment.

### **Directors' & Officers' Liability & Company Legal Liability**

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Policy Number(s)	PLON99/0097242
Limit of Indemnity	GBP 5,000,000 in the aggregate
Scope of Cover	To Indemnify the Directors, Officers, Secretary or Employees of the Company or the holder of office in the Sports Club, League or Association or the Organisation/Company against any actual or alleged breach of duty, breach of trust, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority, or any other act actually or allegedly committed or attempted.

### **Group Personal Accident**

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Policy Number(s)	PLON99/0097243
Scope of Cover	To cover all insured persons to the limits shown within the Schedule of Benefits, who suffer accidental bodily injury which causes death or disablement or results in medical expenses being incurred

### **Schedule of Benefits**

GBP 5,000	In respect of Death (18 years and over)
GBP 20%	In respect of Death (less than 18 years)
GBP 5,000	Loss of use of all sight in both eyes &/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot
GBP 2,500	In respect of total and irrecoverable loss of use of one hand or one foot together with the total and irrecoverable loss of all sight in one eye
GBP 1,250	In respect of total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot
GBP 5,000	In respect of Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge
GBP 500	In respect of Medical Expenses reasonably incurred from a Medical Practitioner where the expense is directly as a result of a Bodily Injury received whilst participating in the activities declared.

### **Rolling Membership Basis**

An Insured Person may join the Insured Organisation at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining.

Cover will automatically renew for a further period of 12 months on their anniversary of joining the Insured Organisation.

If the policy is terminated by either the Insured Organisation or the Company, cover will continue for each Insured Person for a period of 12 months from the date of their joining or renewing their membership with the Insured in the preceding Period of Insurance.

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy.

### **Territorial Limits**

Territorial Limit 32.3 is amended to read:

elsewhere in the world excluding the United States of America and Canada, their territories, possessions, dependencies or protectorates in respect of Bodily Injury or Property Damage caused by Products, unless otherwise specified on the Schedule. However this exclusion shall not apply to temporary visits of not more than 90 days of non-residents of the United States of America.

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This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policy (policies), nor does it purport to set out all of the terms, conditions and exclusions.

The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims.

We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination, however we would be pleased to confirm the current position upon request, in conjunction with the client.

Yours faithfully,



Daniel Abbott, Cert CII | Sales & Development Director  
**Watkin Davies Insurance Consultants Ltd**

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### **Notification of Claims**

A master document showing the full details of the policy cover, exclusions terms and conditions is available along with Incident Notification and reporting guidelines. Incidents must be reported as soon as you are aware of them. Please refer in the first instance to Water Skills Academy Ltd.

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