

Schedule of Mutual Covers

Member Name	South East Climbing Ltd
Trading Name	Chimera Climbing Centre
Primary Address	Unit 3, North Farm Road, High Brooms Industrial Estate, TN2 3DR
Period of cover (from)	04/02/2022
Period of cover (to)	03/02/2023
	Both dates inclusive

The tables below show which sections of cover you have selected and set out other information about the cover provided. You should refer to your Cover Wording for full details of your cover and any special conditions that may apply.

Unless an item description says otherwise, each cover limit applies to any one “occurrence”, which means any one event or series of events arising from or attributable to a common cause.

SECTION 1: PROPERTY

Location 1 - Unit 3 Enterprise Industrial Estate, North Farm Road, Tunbridge Wells, TN2 3DR		
Item Description - Buildings (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Climbing Wall	£678,844	At location specified above
Tenants Improvements	£135,769	
Item Description - Contents (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Contents	£45,000	At location specified above
Item Description - Computers (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Computers	£10,400	At location specified above
Item Description - Stock (indemnity basis of cover)	Sum covered/Cover Limit	Territorial Limits
Stock	£6,000	At location specified above
Item Description - Rent Payable	Sum covered/Cover Limit	Territorial Limits

Rent Paid - Period of Indemnity 12 months	£107,500	At location specified above
Item Description - Deterioration of Stock	Sum covered/Cover Limit	Territorial Limits
Deterioration of Stock	£2,000	At location specified above
Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the cover limits.		
Location 2 - Unit 1, 22 Maynard Road, Canterbury, CT1 3RH		
Item Description - Buildings (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Climbing Wall	£350,000	At location specified above
Tenants Improvements	£82,000	
Item Description - Contents (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Contents	£36,000	At location specified above
Item Description - Computers (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Computers	£5,000	At location specified above
Item Description - Stock (indemnity basis of cover)	Sum covered/Cover Limit	Territorial Limits
Stock	£2,000	At location specified above
Item Description - Rent Payable	Sum covered/Cover Limit	Territorial Limits
Rent Paid - Period of Indemnity 12 months	£54,000	At location specified above
Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the cover limits.		
All Risks Specified Items Extension		
Item Description – Specified Items	Sum covered/Cover Limit	Territorial Limits
Laptop Computers	£3,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
<p>Special Conditions and Exclusions applicable to this Section</p> <p>No cover is provided for loss or damage to activity equipment while being used unless agreed by the Mutual in writing.</p> <p>All trailers must be secured by a hitch lock or wheel clamp when unattended.</p>		

SECTION 2: BUSINESS INTERRUPTION

Item description	Sum covered/Cover Limit	Territorial Limits
Estimated Gross Revenue - Indemnity period 24 months	£2,880,000.00	Any location specified in this schedule
Not covered		
Extensions to Section 2 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the cover limits.		
Declaration linked condition inoperative		

SECTION 3: MONEY AND ASSAULT

Location 1 - Unit 3 Enterprise Industrial Estate, North Farm Road, Tunbridge Wells, TN2 3DR		
Item Description	Sum covered/Cover Limit	Territorial Limits
In the Buildings during Business Hours	£5,000	At location specified above
In transit	£5,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
In the Buildings outside Business Hours in an unspecified locked safe or strongroom	£1,000	At location specified above
In the Buildings outside Business Hours in a specified locked safe or strongroom	£4,000	At location specified above
In the Buildings outside Business Hours not in a locked safe or strongroom	£500	
In the Member's, director's, partner's or authorised employee's residence	£2,000	
Non Negotiable Money	£250,000	
Clothing and Personal Effects	£250 each person	
Damage to a safe, strongroom, bag, case or waistcoat used to carry money	Its value at the time of loss up to £25,000 per item	
Assault Benefits	Benefit amount	Territorial limits
1. Death	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
2. Loss of Limb	£5,000	
3. Loss of Sight	£5,000	
4. Permanent Total Disablement	£100 each week - maximum 104 weeks	
5. Temporary Total Disablement	£100 each week - maximum 104 weeks	

Location 2 - Unit 1, 22 Maynard Road, Canterbury, CT1 3RH		
Item description	Sum covered/Cover Limit	Territorial Limits
In the Buildings during Business Hours	£4,000	At location specified above
In transit	£4,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
In the Buildings outside Business Hours in an unspecified locked safe or strongroom	£1,000	At location specified above
In the Buildings outside Business Hours in a specified locked safe or strongroom	£4,000	At location specified above
In the Buildings out of Business Hours not in a locked safe or strongroom	£500	
In the Member's, director's, partner's or authorised employee's residence	£2,000	
Non Negotiable Money	£250,000	
Clothing and Personal Effects	£250 each person	
Damage to a safe, strongroom, bag, case or waistcoat used to carry money	Its value at the time of loss up to £25,000 per item	
Assault Benefits	Benefit amount	Territorial limits
1. Death	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
2. Loss of Limb	£5,000	
3. Loss of Sight	£5,000	
4. Permanent Total Disablement	£100 each week - maximum 104 weeks	
5. Temporary Total Disablement	£100 each week - maximum 104 weeks	

SECTION 4: GOODS IN TRANSIT

Item description	Sum covered/Cover Limit	Territorial Limits
Goods in Transit	£5,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Any one vehicle operated by hauliers/carriers	£10,000	
Any one vehicle owned or operated by the Member	£5,000	
Personal Effects any one person each occurrence	£500	
Tarpaulin, sheets, ropes, securing chains, dunnage or packing materials	£1,000	

Any one postal package	£1,000	
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SECTION 5: LOSS OF LICENCE

Item description	Sum covered/Cover Limit	Territorial Limits
Not covered		

SECTION 6: WATERCRAFT

Item description	Sum covered/Cover Limit	Territorial Limits
Not covered		
Special Condition applicable to this Section All trailers must be secured by a hitch lock or wheel clamp when unattended.		

SECTION 7: DISHONESTY OF EMPLOYEES

Item description	Sum covered/Cover Limit	Territorial Limits
Not covered		

SECTION 8: EMPLOYERS' LIABILITY

Item Description	Limit of indemnity	Territorial Limits
All claims apart from terrorism	£10,000,000	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and temporary visits worldwide in the course of the Business
Terrorism	£5,000,000	
Offshore risks extension	Not included	Offshore installations in territorial waters around Great Britain and its Continental Shelf
Contribution subject to adjustment: Yes		

SECTION 9: PUBLIC, PRODUCTS AND POLLUTION LIABILITY

Item Description	Limit of indemnity	Territorial Limits
Public Liability	£5,000,000	Worldwide
Products and Pollution Liability any one occurrence and in the cover period	£5,000,000	

Professional Indemnity – any one occurrence and in the cover period	£100,000	
Special Conditions applicable to this Section. Cover for any liability and defence costs resulting from Sexual Abuse is limited to £500,000 on a claims made basis unless stated otherwise under the Endorsement section.		
Contribution subject to adjustment: Yes		

Your excesses

This table shows the excesses that apply to all the Sections of cover that have been selected. If any excesses are shown under the Endorsements below, these excesses apply instead of the excesses in the table.

Where a Section or type of cover shows an excess this is the first part of any claim that you must pay. If a claim falls into more than one Section or a type of cover within a Section, only one excess applies and this is the highest excess shown.

Excess description and Sections it applies to	Excess Amount
Public, Products and Pollution Liability	£500
Professional Indemnity	£500
Property	£250
Business Interruption	£250
Money and Assault	£250
Goods in Transit	£250

Endorsements

General Endorsements



Signed by:

A handwritten signature in black ink, appearing to read "J. O. M. Haslam".

David Haslam – Underwriting Manager,
Regis Mutual Management Limited as
Managers: Activities Industry Mutual
Limited