



The official insurance broker of The Scout Association

Scout Campsite Liability Insurance

Schedule of Cover

Contract Number: B080115138PC18
Policy Number: CL/0000082
Date of Issue: 14/12/2017
Insurer: Scout Insurance (Guernsey) Limited and Liberty Mutual Insurance Europe Limited
Period of Cover: From 01 January 2018 to 31 December 2018
(both dates inclusive)
Group Policyholder: Lewisham District Scout Council
Business Description: Voluntary Youth Organisation
Premium: £896.00
The premium includes £96.00 Insurance Premium Tax.

Campsite covered Frylands Wood Scout Campsite

Cover The policy will indemnify the operating Scout authority, its members, servants or agents for all sums which it/they shall become legally liable to pay for compensation and claimants' costs and expenses in respect of or arising out of:

Third Party bodily injury or property damage in respect of the use of Scout-owned/operated facilities, equipment and/or instructors for non-Scout/Guide climbing and abseiling activities.

Limit of Indemnity £50,000 any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause is provided by Scout Insurance (Guernsey) Ltd – B080115138PC17.

£9,950,000 any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause unlimited during any one Period of Insurance but in the aggregate each, in respect of liability arising from Products or for Pollution and contamination.
This cover is provided by Liberty Mutual Insurance Europe Limited under policy number 1000032163-16.

Non Scout Revenue £100,000



Conditions

Subject to the terms and conditions of the main liability policy held by The Scout Association.

Territorial Limits

This cover shall apply to Occurrences anywhere in the world but not

- a) In connection with any business conducted by the Insured from premises outside the defined Territories
- b) Liability in respect of injury illness or disease of any persons under a contract of service or apprenticeship with the insured and engaged by the Insured outside the Defined Territories for the purpose of work by such person outside the Defined Territories.

The Defined Territories shall mean Great Britain, Northern Ireland the Channel Islands, the Isle Of Man or offshore installations within the Continental Shelf around such territories.

Damages Legal Costs Solicitors' Fees

The Company will indemnify the Insured against

- a) All sums which the Insured shall become legally liable to pay for compensation and claimants' costs and expenses in respect of any Occurrence to which this Cover applies as stated in The Specification and in connection with the Business.
- b) All costs and expenses of litigation incurred with the written consent of the Company in respect of a claim against the Insured to which the indemnity expressed in the Cover applies.
- c) The payment of the Solicitor's fees incurred with the written consent of the Company for representation of the Insured at proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in any Occurrence which may be the subject of indemnity under this Cover at any Coroner's Inquest or Fatal Accident Inquiry in respect of any such Occurrence.
- d) Legal costs and other expenses incurred with the written consent of the Company and costs of the prosecution awarded against the Insured arising out of any prosecution of the Insured including an appeal against conviction for a breach or alleged breach during the Period of Insurance Part II of the Consumer Protection Act 1987 the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 but the Company shall not be liable for any fines or penalties imposed if Occurrence 1 is not insured by this Cover.

The Company will not indemnify the Insured against such costs and expenses in respect of prosecutions involving the health safety or welfare of any person working for the insured and arising out of and in the course of his employment by the insured.



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Public Liability - Occurrences

- a) Bodily injury to or illness or disease of any person except that arising out of and in the course of his employment by the insured under a contract of service or apprenticeship
- b) Loss of or physical damage to physical property not belonging to the Insured or in the charge or under the control of the Insured or any servant of the Insured.

Deliberate Acts

This Cover shall not apply to liability in respect of any occurrence which results from a deliberate act or omission of the insured and which could reasonably have been expected by the Insured having regard to the nature and circumstances of such act or omission.

Court Attendance Costs

In the event of any of the under-mentioned persons attending court as a witness at the request of the Company in connection with an Occurrence in respect of which the Insured is entitled to indemnity under this insurance the Company will provide compensation to the Insured at the following rates per day for each on which attendances required:

- a) Any director partner of the insured £250
- b) Any person employed by the insured under a contract of service or apprenticeship £100

Claims Procedure

Notice Of Claims

Any occurrence which might give rise to a claim under this Cover shall be reported in writing to Unity Insurance Services as soon as possible.