



RENEWAL

Agent: Wrightsure Services Ltd 89/0066690
Produced on: 12 May 2011

Policy Number: 23835600CHC 5145

If the information in the schedule is incorrect or incomplete or if the insurance does not meet your requirements please tell us as soon as possible.

You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your policy, or may result in the policy not operating fully.

Your Policy Details	Premium	£713.76
Effective Date - 29 May 2011	Insurance Premium Tax	£42.83
Renewal Date - 29 May 2012	Total Premium Due	£756.59

Your Details

The Policy Holder - The Fairly Famous Family Ltd

Address -
ELLERBANK
ELLERIGG ROAD
AMBLESIDE
CUMBRIA
LA22 9EU

Full Business Description – **Street Theatre Company**

Your Insurance Advisor's Details

Performers
Wrightsure House
799 London Road
West Thurrock
Essex
RM20 3LH

T – 01708 860999
F – 01708 865100
E – performers@wrightsure.com

This schedule forms part of your policy.

Underwritten by:
Aviva Insurance Limited
Registered in Scotland No. 2116
Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH
AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY



Schedule Continued

Produced on: 12 May 2011

The Policyholder: The Fairly Famous Family Ltd

The Business: Street Theatre Company

Summary Of Cover

<u>Section One (a)</u>	Property Damage – Contents	NOT INSURED
<u>Section One (b)</u>	Property Damage – Buildings	NOT INSURED
<u>Section Two</u>	Business Interruption	NOT INSURED
<u>Section Three</u>	Employers Liability	INSURED
<u>Section Four</u>	Public & Products Liability	INSURED
<u>Section Five</u>	Money & Assault	NOT INSURED
<u>Section Six</u>	Personal Accident	NOT INSURED

The following pages detail only those sections that are marked “Insured” above.

Summary Completed.

Schedule Continued

Section 3
Employers Liability

Limit of Indemnity - £10,000,000

Description of Activities

Clerical Workers and Theatre Employees

Rating Basis

Average number of persons over a 12 month period 6 persons

** An Employers Liability certificate is attached. You must retain a copy of each employers liability certificate issued to you for a period of 40 years.

Additional Endorsements applicable –
1400 OFFSHORE EXCLUDING
1461 LIMIT OF INDEMNITY
505 THIRD EC MOTOR INSURANCE DIRECTIVE (EMPLOYERS LIABILITY)

Special Clauses applicable - B - Height limit 10 meters.

Schedule Continued

Section 4 Public and Products Liability

Policy Holder - The Fairly Famous Family Ltd

Effective Date - 29 May 2011

Renewal Date - 29 May 2012

The Business: **Street Theatre Company**

Limit of Indemnity £5,000,000

<u>Description of Activities</u>	<u>Rating Basis</u>
<u>Public Liability</u>	
Turnover	£83,909.00
<u>Products Liability</u>	Included
If included special clause B applies	
If excluded special clause A applies	

Damage to property excess applicable – Nil

Damage to property by heat excess applicable – Nil

**Additional Endorsements applicable –
E – North American Products Supplied Exclusion**

Endorsements Applicable

A710 FIRE CERTIFICATE

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that if you require a Fire Certificate under the terms of current legislation of The Defined Territories You

- (1) must keep such a Fire Certificate in force**
- or**
- (2) have applied to the Fire Authority for such a Fire Certificate and Your application must not have been withdrawn or refused.**

1401 OFFSHORE EXCLUSION

Policy Condition 13 – Index linking applies to this section

Schedule Continued

Other Endorsements and Variations in cover

Special Endorsement 1

Hazardous activity / devices Exclusion

It is hereby noted and agreed that the throwing or juggling of Fire/Knives/Swords and the use of Hazardous Material/Devices is excluded.

Special Endorsement 2

Hired In Equipment

In the event of Damage to equipment which is hired by You We will indemnify You for Your legal liability under the contract of hire for compensation in respect of continuing hire charges in respect of equipment whilst being repaired or replaced as a direct result of Damage insured by this policy

The maximum we will pay in respect of any one claim is £1000

All other terms and conditions remain unaltered.

IMPORTANT INFORMATION FOR RENEWAL CUSTOMERS**Material Facts**

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform Wrightsure Services Ltd.

This renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material facts under this insurance, even if we are notified after your renewal date.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Wrightsure Services Ltd and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this renewal you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting us.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone Wrightsure Services Ltd on 01708 865533 or write to: Wrightsure Services Ltd, Wrightsure House, 799 London Road, West Thurrock, Essex RM20 3LH.

Wrightsure Services Ltd and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Making a claim – Telephone Contact Points

Should you need to make a claim under this policy, please call 0500 114477.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by telephoning Wrightsure Services Ltd on 01708 865533 or writing to: Wrightsure Services Ltd, Wrightsure House, 799 London Road, West Thurrock, Essex RM20 3LH.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Any renewal premium quoted is valid until the expiry of your current policy



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number 23835600CHC 5145

Name of Policyholder The Fairly Famous Family Ltd

Date of Commencement of Insurance 29 May 2011

Date of Expiry of Insurance 28 May 2012

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

A handwritten signature in black ink, appearing to read "I. Mayer".

Authorised Signatory
Igal Mayer
Chief Executive UK Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you