Touchstone Underwriting Policy Schedule

Record ID: 30196304 Unique Market Reference: B0334SC3342024345 Policy No.: TULTOL00565516 Policyholder/Insured: Gerry Shirt t/as The Ski Company Address: 4A Nelson Road, Greenwich, London, SE10 9JB Sections Insured: **Employers Liability** Insured Public/Products Liability (including Crisis Costs and Expenses) Insured Legal Defence Costs Insured Professional Indemnity Insured Sale of Insurance Extension Not Insured **Emergency Assistance** Insured **Directors & Officers** Not Insured C.A.A. A.T.O.L. Licence Extension Not Insured Crisis Public Relation Consultancy Fees (Crisis Plus) Not Insured Occupation / Business: Tour Operator (and/or Accommodation Principal) Only and no other for the purpose of this insurance Period of Insurance: From: 15 April 2024 to 14 April 2025 dates inclusive Next Renewal Date: 15 April 2025 Reason for Schedule: Renewal Policy Wording: A duplicate wording may be viewed and downloaded by clicking here Policy Overview Document: This may be viewed & downloaded by clicking here Renewal Premium (Minimum & Deposit) 2,983.45 Insurance Premium Tax: 358.01 Total Premium: 3,341.46 **Touchstone Underwriting Limited** Watford WD17 1DS Placing Broker: Coverholder Senior Underwriter Signed: James Hallam Ltd (nee McGregor) T/A James Hallam Stamp: Tel: 01923 298429 Fax: 01923 298445 Hospitality and Travel (Signed For And On Behalf Of The Company) March House 62 Elm Grove Barnham Dated: 9 April 2024 West Sussex PO22 0HJ

 Page 1 of 5

 This document must be read in conjunction with the Policy Wording which details the policy terms exceptions and conditions

 Under written by AXA XL Insurance Company UK Limited (AXICL UK)
 A dministered

 AXA XL Insurance Company UK Limited (AXICL UK) is authorised by the Prudential
 A uthorised and regulate

 Regulation A uthority and regulated by the Financial Conduct A uthority and the
 Meridien House 69

 Found on the Financial Services Register at www.fca.org.uk
 Meridien House 69

 AXA XL Insurance Company UK Limited (AXICL UK) Registered Office 20
 Part of

 Gracechurch Street, London, EC3V 0BG. Registered in England - Company Number
 Part of

A dminister ed by Touchstone Under writing Limited A uthorised and regulated by the Financial Conduct A uthority (FCA No.474614) Meridien House 69-71 Clarendon Road WATFORD WD17 1DS Registered in England No.02264985 Part of the Seventeen Group Limited of Companies RecordID: 30196304 **Policy Schedule**

Touchstone Underwriting

Section	n Applicable:	Limit of Indemnity:	Excess:	
	n 1 - Employers Liability 11 of your Policy Wording)			
Any On	e Event	£10,000,000	Nil	
ELTO d	etails	875/PQ00185650		
	n 2 - Public / Products Liability 13 of your Policy Wording)			
A) Ang	y One Event	£10,000,000	See Below	
	events happening during an Period of Insurance respect of products supplied	£10,000,000	See Below	
Per	incidents considered to have occurred during any iod of Insurance in respect of pollution or ntamination of buildings or other such structures of water or land or of the atmosphere	£10,000,000	See Below	
The Insured's Contribution under Section 2 is :-				
A) The Company shall not be liable under Section 2 in respect of damage to Property for the first £250 of each and every occurrence or all occurrences of a series consequent on one original cause				
	n 3 - Legal Defence Costs 17 of your Policy Wording)			
Part A	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000	Nil	
Part B	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£100,000	Nil	

Page 2 of 5 This document must be read in conjunction with the Policy Wording which details the policy terms exceptions and conditions Underwritten by AXA XL Insurance Company UK Limited (AXICL UK) Administered by Touchstone Underwriting Limited AXA XL Insurance Company UK Limited (AXICLUK) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No.423308). Further details can be found on the Financial Services Register at www.fca.org.uk AXA XL Insurance Company UK Limited (AXICLUK) Registered Office 20 Gracechurch Street, London, EC3V 0BG. Registered in England - Company Number

Authorised and regulated by the Financial Conduct Authority (FCA No.474614) Meridien House 69-71 Clarendon Road WATFORD WD17 1DS Registered in England No.02264985 Part of the Seventeen Group Limited of Companies RecordID: 30196304



Section Applicable:	Limit of Indemnity:	Excess:
Section 4 - Professional Indemnity (Page 18 of your Policy Wording) Any one claim All claims attributable to the same act error or omission or series of acts errors or omissions consequent upon or attributable to the same original cause or source will be regarded as one claim Insured's Contribution The Insured's Contribution under Section 4 is	£1,000,000	Please see A) & B) below
 A) £50 per passenger and up to £250 any one occurrence whilst acting as a travel agent B) £250 per passenger and up to £1250 any one occurrence whilst acting as a tour operator 		
Section 4 - Sale of Insurance Extension (Page 19 of your Policy Wording)		
In respect of any claim or claims based upon or arising out of or relating directly or indirectly to or in consequence of or in any way involving mediation activities of general insurance for which the Insured has been granted permission by the Financial Conduct Authority or is an Appointed Representative	Not Insured	Nil
Section 5 - Emergency Assistance (Page 21 of your Policy Wording)		
General assistance provided to passengers and legal costs incurred by passengers with the prior agreement of the Policyholder in respect of Regulation 15 (7) of the Package Travel, Package Holidays and Package Tour Regulations 1992 or Regulation 18 (2) of The Package Travel and Linked Travel Arrangements Regulations 2018 or clause 4E) of the ABTA Code of	£5,000 per event	£250 per passenger
Section 6 - Directors & Officers	Not Insured	Nil

 Page 3 of 5

 This document must be read in conjunction with the Policy Wording which details the policy terms exceptions and conditions

 Under written by AXA XL Insurance Company UK Limited (AXICL UK)
 A dministered

 AXA XL Insurance Company UK Limited (AXICL UK) is authorised by the Prudential
 A uthorised and regulate

 Regulation A uthority and regulated by the Financial Conduct A uthority and the
 Meridien House 69

 Found on the Financial Services Register at www.fca.org.uk
 Meridien House 69

 AXA XL Insurance Company UK Limited (AXICL UK) Registered Office 20
 Part of

 Gracechurch Street, London, EC3V 0BG. Registered in England - Company Number
 Part of

A dminister ed by Touchstone Under writing Limited Authorised and regulated by the Financial Conduct Authority (FCA No.474614) Meridien House 69-71 Clarendon Road WA TFORD WD17 1DS Registered in England No.02264985 Part of the Seventeen Group Limited of Companies RecordID: 30196304



Section Applicable:	Limit of Indemnity:	Excess:
Section 7 - Crisis Public Relation Consultancy Fees (Crisis Plus) (Page 23 of your Policy Wording)		
In the event that the company shall be liable for a Crisis Event under the Employers' Liability or Public/Products Liability or Loss under the Directors & Officers section of this policy the Company shall pay all reasonable costs and expenses with its prior written consent in respect of Public Relation Consultancy Fees	Not Insured	£100

Additional Memorandum Endorsements Warranties and Conditions

RETROACTIVE COVER EXCLUSION CLAUSE

(applicable to Professional Indemnity - Section 4)

The Company shall not be liable in respect of any claim or cost or expenses arising out of any neglect error or omission occurring or committed prior to 2021 Inception

** End of Policy Document, Employers Liability Certificate will be on the following page **

Page 4 of 5

A dminister ed by Touchstone Under writing Limited Authorised and regulated by the Financial Conduct Authority (FCA No.474614) Meridien House 69-71 Clarendon Road WA TFORD WD17 1DS Registered in England No.02264985 Part of the Seventeen Group Limited of Companies RecordID: 30196304





Certificate of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), 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. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form

Policy Number:	TULTOL00565516	Record ID:	30196304
Name of the Policyholder:	Gerry Shirt t/as The Ski Company		
Including all subsidiary companies as advised to AXA XL Insurance Company UK Limited		UK	
	Except any specifically excluded below		
Excluded Subsidiary Companies:			
Date of Commencement of Insurance:	15 April 2024		
Date of Expiry of Insurance:	14 April 2025	Both day	ys Inclusive
We hereby cartify that:			

We hereby certify that:

Signed:

- The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
- 2. (a) the minimum amount of cover provided by the Policy is no less than GBP 5,000,000.00 (See Note C)

Luis Prato Director AXA XL Insurance Company UK Limited

- 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 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 Regulations 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.

Paragraph 2(b) does not apply and has been deleted.

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England No. 5328622

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority

and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Employer's Liability Certificate ELC AXICL UK 02/22 *** END OF EMPLOYER'S LIABILITY CERTIFICATE ***

 Page 5 of 5

 This document must be read in conjunction with the Policy Wording which details the policy terms exceptions and conditions

 Under written by AXA XL Insurance Company UK Limited (AXICL UK)
 A dministered

 AXA XL Insurance Company UK Limited (AXICL UK) is authorised by the Prudential
 A uthorised and regulated

 Regulation Authority and regulated by the Financial C onduct A uthority and the
 Meridien House 69

 Prudential Regulation Authority (Firm Reference No.423308). Further details can be
 Meridien House 69

 found on the Financial Services Register at www.fca.org.uk
 AXA XL Insurance C ompany UK Limited (AXICL UK) Registered Office 20

 Part of Gracechurch Street, London, EC 3V OBG. Registered in England - Company Number
 Part of

A dminister ed by Touchstone Under writing Limited Authorised and regulated by the Financial Conduct Authority (FCA No.474614) Meridien House 69-71 Clarendon Road WATFORD WD17 1DS Registered in England No.02264985 Part of the Seventeen Group Limited of Companies RecordID: 30196304