

# Church of Scotland Insurance Company Limited



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Iain Smith Esq  
8 Leighton Avenue  
Dunblane  
FK15 0EB

YOUR REF  
OUR REF

John J Hume

14 April 2008

Dear Iain

## **Likhubala Link Quotation**

I enclose a copy of the quotation as discussed, sorry about delay in sending this. If you wish to proceed with the cover please forward the remittance and I'll arrange for policy documents to be issued.

I hope that this is satisfactory, in the meantime if you have any queries please do not hesitate to contact me.

Yours sincerely

John J Hume Cert CII  
Technical Officer





**Ansvar Insurance Company Ltd**  
 Ansvar House  
 St. Leonards Road  
 Eastbourne, East Sussex  
 BN21 3UR

Tel: 0845 60 20 999 or 01323 737541  
 Fax: 01323 644082  
 www.ansvar.co.uk

Policy No CCP 2196115

**SCHEDULE**

Location: 51/53 High Street Dunblane FK15 0EG

Your No Claims Discount is 0 year(s)

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 BUILDINGS Sum Insured Tenants Improvements		NOT OPERATIVE £0 £0
2 CONTENTS Contents Electronic and computer equipment Stock		NOT OPERATIVE £0 £0 £0
3 ALL RISKS Sum Insured (as per enclosed specification)		NOT OPERATIVE £0
4 MONEY See Policy Wording Limit in Safe Personal Accident (Assault) Capital Benefits Weekly Benefits		NOT OPERATIVE £0 £0 £0 £0
5 BUSINESS INTERRUPTION A - Loss of Income (max. indemnity period 00 months) B - Extra Expenses (max. indemnity period 00 months) C - Gross Profit (max. indemnity period 00 months) D - Rental Income (max. indemnity period 00 months)		NOT OPERATIVE £0 £0 £0 £0
6 BOOK DEBTS Sum Insured		NOT OPERATIVE £0
7 EMPLOYERS LIABILITY Indemnity Limit		OPERATIVE £10,000,000
8 PUBLIC & PRODUCTS LIABILITY Indemnity Limit	£250	OPERATIVE £2,000,000
9 PROFESSIONAL INDEMNITY Indemnity Limit Retroactive date -		NOT OPERATIVE £0
10 PROPERTY OWNERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
11 LOSS OF LICENCE Sum Insured		NOT OPERATIVE £0

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SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER	
12 PERSONAL ACCIDENT		NOT OPERATIVE	
13 COMPUTER BREAKDOWN		NOT OPERATIVE	
Computer equipment		£0	
Data		£0	
14 REFRIGERATED CONTENTS		NOT OPERATIVE	
Limit any one Unit		£0	
Total Sum Insured		£0	
15 GOODS IN TRANSIT		NOT OPERATIVE	
Own Vehicle Limit		£0	
Limit any one package		£0	
Limit any one consignment		£0	
16 TRUSTEES INDEMNITY		NOT OPERATIVE	
Indemnity Limit		£0	
17 FIDELITY GUARANTEE		NOT OPERATIVE	
Indemnity Limit		£0	
Retroactive date -			
18 LOSS OF REPUTATION		NOT OPERATIVE	
Sum Insured		£0	
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE	
Sum Insured		£0	
20 LEGAL EXPENSES		OPERATIVE	
Indemnity Limit		£100,000	



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**SCHEDULE**

**Endorsements**

006 - Products Liability Exclusion  
098 - Miscellaneous Endorsement  
530 - Activities - Contingency (Professional Suppliers)

062 - Declarations  
212 - Activities - Standard Exclusion

QUOTATION

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**ENDORSEMENTS**

**098 Miscellaneous Endorsement**  
See wording attached.

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TO: Church of Scotland Insurance Company Ltd COMPANY:



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### ENDORSEMENTS

#### 212 ACTIVITIES - STANDARD EXCLUSION (PUBLIC & PRODUCTS LIABILITY)

The following additional exclusion is added to Section 8 (Public and Products Liability):

**We do not cover liability arising:**

a) from any of the following activities

- abseiling
- aerial activities of any kind
- climbing of any kind
- dry slope skiing
- fire walking
- football that is played within a league system
- gorge walking and the like
- gymnastics
- horse or pony riding of any kind
- landboarding
- professional sport of any kind
- racing or time trials other than on foot
- rugby and other contact sports
- trampolining
- underground activities of any kind
- water activities, other than:
  - swimming or snorkelling
  - the use of hand or foot propelled watercraft on inland waterways or lakes provided they are not used in any white water activity
- weightlifting
- winter sports

b) from any activity that involves the use of:

- bicycles other than for normal road use
- cable, ropes or wires
- elastic ropes
- fireworks or explosive items
- ice skates
- mechanically propelled vehicles
- motorised fairground rides
- play Inflatables other than bouncy castles
- roller skates, roller blades or skateboards
- weaponry

unless declared by **you** to **us** and endorsed by **us** onto the Schedule.

Subject otherwise to the terms, exceptions and conditions of the Policy.

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## ENDORSEMENTS

### 530 ACTIVITIES - CONTINGENCY EXTENSION (PROFESSIONAL SUPPLIERS)

Meaning of words specific to this endorsement:

**professional supplier**

any third party individual, company or organisation, other than **you** or **your employees**, that:

- organises
- runs
- supervises

activities as a business, and provides such activities for **you** under contract with or without a fee being charged

### PUBLIC LIABILITY - ACTIVITIES - CONTINGENCY EXTENSION

Subject to the terms, exceptions and conditions of Section 8 (Public and Products Liability), cover by Section 8 includes the following specified activities whilst under the overall control of any **professional supplier** of such activities, subject to the ACTIVITIES REQUIREMENT stated below:

Specified activities:

abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing with ropes, canoeing (excluding white-water), go-karting, ice skating, inflatable play equipment that is land-based, javelin throwing, kayaking (excluding white-water), motorised airground rides, paint-balling, roller blading, skateboarding, wind surfing

The Activities - Standard Exclusion does not apply to the extent that cover is provided by this Extension.

### ACTIVITIES REQUIREMENT

We will not pay any **claim** under this Extension unless prior to the activity commencing **you** have:

a) either:

- i) made a check of the public liability insurance held by the **professional supplier** of that activity to ensure that appropriate cover would be in force for the contracted activity

or

ii) reasonable grounds to believe that:

- the **professional supplier** is required to be licensed to operate by the local authority or other appropriate regulatory body and that
- public liability insurance is required to be held for the contracted activity by the **professional supplier** in compliance of such licence to operate.

b) confirmed with the **professional supplier** that the appropriate level of facilities and supervision will be provided for **your** activity participants, particularly in relation to those with physical or mental disabilities.

c) obtained written and signed confirmation from the parent or guardian of each activity participant up to and including the age of 16, or of any age whose special needs require an appointed guardian, that:

- i) there is no medical reason to prevent;
  - ii) they have agreed to;
- their charge taking part in the activity concerned.

Subject otherwise to the terms, exceptions and conditions of this Policy.

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(Final Page of Schedule)

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