Church of Scotland Insurance Company Limited



67 GEORGE STREET EDINBURGH EH2 2JG

Telephone:

0131-220 4119

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0131-220 4120

E Mail:

enquiries@cosic.co.uk

Iain Smith Esq 8 Leighton Avenue Dunblane **FK15 0EB**

YOUR REF

John J Hume

OUR REF

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



Insuring a better way of life

Ansvar Insurance Company Ltd Ansvar House St. Leonards Road Eastbourne, East Sussex

Fax: 01323 644082 www.ansvar.co.uk

Tel: 0845 60 20 999 or 01323 737541

324071

THE SCHEDULE: Attaching to and forming part of the Policy bearing the number entered below and written upon the Company's form of Policy FA45. Subject to the terms and conditions of the policy the insurance is for the period shown.

Telephone: 0131 2204119

BN21 3UR

Church of Scotland Insurance Company Ltd 67 George Street

4045

Dunblane Likhubula Link

51/53 High Street

Dunblane

Edinburgh EH2 2JG

FK15 0EG

Policy Number CCP 2196115

Reason Quotation

Policy Type Charity Connect Policy

Period of Insurance from 0:01 Hrs to Midnight 7/04/08

6/04/09

Premium £359.75

Insurance Premium Tax (IPT) £17.99

Total Premium £377.74

AIMS OF THE INSURED:

To promote the benefits of the inhabitants of Dunblane & --

Likhubula Malawi

CHARITABLE ACTIVITIES OF THE INSURED:

Fund raising-concerts, BBQ's; walks; fetes; dinners.....

Private & Public Meetings

PROFESSIONAL SERVICES:

(only applicable if Section 9 'Professional Indemnity' is

operative)

COVER IS SUBJECT TO:

* Our terms accepted within 30 days of the 'date of issue' specified on this quotation

* A fully completed proposal or statement of fact form must be submitted within 14 days of inception of cover, otherwise we may invoke the policy's cancellation condition

* If the premium is to be paid by instalments our application form must be received by us fully completed within 14 days of cover being incepted, otherwise payment by instalments will not be accepted by us

If we require a risk assessment inspection or survey our Regional Manager or Surveyor will undertake this within 120 days of cover being incepted. Please refer to the terms under endorsement 516 which will be stated on our quotation schedule if this applies to you

* We will communicate with you in English at all times

* Endorsement 098-exclude any activity outside of territorial

 Confirmation of current income/wageroll as 4 part time employees as not clear from proposal

Date of Issue 7/04/08



Date of Issue 7/04/08

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Policy No CCP 2196115	SCHEDULE	
Location: 51/53 High Street Dunblane FK15 0EG		
SECTION	Your No Claims Discount is 0 year EXCESS COVER	
SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	1
1 BUILDINGS	NOT OPERAT	
Sum Insured Tenants improvements		£0 £0
2 CONTENTS	NOT OPERAT	IVE
Contents		£0
Electronic and computer equipment Stock		£0
3 ALL RISKS	NOT OPERAT	IVE
Sum Insured (as per enclosed specification)		£0
4 MONEY	NOT OPERAT	IVE
See Policy Wording Limit in Safe		£0
Personal Accident (Assault)		ŁU
Capital Benefits Weekly Benefits		£0
5 BUSINESS INTERRUPTION	NOT OPERAT	ΓΙVΕ
A - Loss of Income (max. Indemnity period 0	0 months)	£0
B - Extra Expenses (max. indemnity period 0 C - Gross Profit (max. indemnity period 00 m	onths)	£0
D - Rental Income (max. indemnity period 00	O months)	£0
6 BOOK DEBTS	NOT OPERAT	ΓIVE
Sum Insured		£0
7 EMPLOYERS LIABILITY	OPERAT	
Indemnity Limit	£10,000	,000
8 PUBLIC & PRODUCTS LIABILITY	£250 OPERAT	
Indemnity Limit	£2,000	
9 PROFESSIONAL INDEMNITY	NOT OPERAT	FIVE O£
Indemnity Limit Retroactive date -		žU
to property outsing Liangue	NOT OPERAT	rive:
10 PROPERTY OWNERS LIABILITY	NOT OPERAT	£0
11 LOSS OF LICENCE	NOT OPERAT	
Sum Insured	NOT OF EIGH	£0

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Registered Office: Beaufort House, Brunswick Road, Gloucester, GL1 1JZ Registered No: 851060 England Member of the Association of British Insurers and the Financial Ombudsman Service. Authorised and Regulated by the Financial Services Authority.



Date of Issue

7/04/08

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Policy No CCP 2196115 SCHEDULE SECTION **EXCESS** COVER (Unless another amount is stated by endorsement or in the policy wording) 12 PERSONAL ACCIDENT NOT OPERATIVE 13 COMPUTER BREAKDOWN NOT OPERATIVE Computer equipment £0 £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 20 Limit any one consignment 20 16 TRUSTEES INDEMNITY NOT OPERATIVE Indemnity Limit 90 17 FIDELITY GUARANTEE NOT OPERATIVE Indemnity Limit Retroactive date -18 LOSS OF REPUTATION NOT OPERATIVE Sum Insured 19 MOTOR POLICY COMPENSATION NOT OPERATIVE Sum Insured £0 20 LEGAL EXPENSES **OPERATIVE** Indemnity Limit £100,000



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Policy No CCP 2196115

SCHEDULE

Endorsements

006 - Products Liability Exclusion 098 - Miscellaneous Endorsement 530 - Activities - Contingency (Professional Suppliers) 062 - Declarations 212 - Activities - Standard Exclusion

Date of Issue 7/04/08

From: Ansvar Insurance Page: 6/8 Date: 07/04/2008 16:51:56 TO: Church of Scotland Insurance Company Ltd COMPANY:



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

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Policy No	CCP 2196115	ENDORSEMENTS
098 Miscellane See wording att	ous Endorsement	
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Policy No CCP 2196115

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.

Date of Issue 7/04/08



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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 rairground 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:
 - 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

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- 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.

Date of Issue 7/04/08

(Final Page of Schedule)