



**Group Policy**  
**SCHEDULE OF INSURANCE**

**Policy Number:** GR000821  
**Insured:** German Saturday School Cambridge CIC  
**Premises:** Details as advised to Morton Michel  
**Cover From:** 17/03/2017 **To:** 11/09/2017  
**Premium:** £306.74 (inclusive of Insurance Premium Tax)

| <u>Section</u>                                | <u>Sum Insured/Limit/Compensation</u> |
|---|---------------------------------------|
| Public and Products Liability                 | £1,000,000                            |
| Employers Liability                           | £10,000,000                           |
| Professional Indemnity                        | Not Insured                           |
| Directors', Trustees' and Officers' Liability | Not Insured                           |
| Legal Expenses                                | £100,000                              |
| Unspecified Contents Away from Premises       | Not Insured                           |
| Specified Contents Away from Premises         | Not Insured                           |
| Group Money                                   | Not Insured                           |
| Group Officials Personal Effects              | Not Insured                           |
| Group Officials' Personal Money               | Not Insured                           |
| Frozen Food                                   | Not Insured                           |
| Terrorism                                     | Not Insured                           |
| Loss of Revenue                               | Not Insured                           |
| Personal Accident Adults                      | Not Insured                           |
| Personal Accident Children                    | Not Insured                           |
| Trustees' and Officers' Financial Liability   | Not Insured                           |
| Employee Dishonesty                           | Not Insured                           |
| Group Extra                                   | Not Insured                           |

Additional Clauses and Memorandums to the policy

**Group Description**  
**General Equipment**  
**Dance Clause Exclusion**  
**Supplementary Schools - Approved Activities**

Your cover details for location St Bede's Inter-Church School, CB1 3TD

|                              |             |
|------------------------------|-------------|
| <b>Group Contents</b>        | Not Insured |
| <b>Tenant's Improvements</b> | Not Insured |
| <b>Buildings</b>             | Not Insured |
| <b>Rent Payable</b>          | Not Insured |
| <b>Rent Receivable</b>       | Not Insured |
| <b>Subsidence</b>            | Not Insured |

**This is an important document and should be kept with your policy**

This insurance is not valid until the premium has been paid to and accepted by Morton Michel. All correspondence and premium payments to be sent to Morton Michel, Alhambra House, 9 St Michael's Road, Croydon CR9 3DD



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Signed on behalf of Covea Insurance plc  
Authorised insurers

A handwritten signature in black ink that reads "James Reade".

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This insurance is not valid until the premium has been paid to and accepted by Morton Michel. All correspondence and premium payments to be sent to Morton Michel, Alhambra House, 9 St Michael's Road, Croydon CR9 3DD



## Additional Clauses and Memorandums to the policy

These additional clauses and memorandums should be read in conjunction with the policy wording and summary and guide. These are available on request.

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### **Group Description:**

The Insurance provided by the Group policy covers the following agreed and approved activities:

1) German Supplementary School for children aged 5 and over but under 15 with a maximum of 80 children attending at any one time.

Provided that you maintain the following adult to child supervision ratios (unless otherwise specified on this schedule or in the policy):

- i) 1:15 for children aged 5 and over but under 9.
- ii) 1:18 for children aged 9 and over.

### **General Equipment:**

It is a condition precedent to our liability that all equipment and materials provided to children are:

- i) age appropriate
- ii) child safe and (where possible) of proprietary brands
- iii) (where applicable) sport specific
- iv) used and maintained in accordance with the manufacturer's instructions.

### **Dance Clause Exclusion:**

The insurance provided by the Public and Products Liability section does not cover the coaching and/or performance of assisted jumps, lifts, acrobatics and breakdancing manoeuvres.

### **Supplementary Schools - Approved Activities:**

The insurance provided by the Public and Products Liability section covers the following agreed and approved activities:

Arts, Crafts, English, Maths, Science (theory only), Cultural Studies, Mother-Tongue Language/Heritage Teaching, Reading, Writing, Prayer, Dance (subject to policy conditions), Drama, Supervised Games/Sports (excluding coached sports).