



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

**Policy Number:** GR000821  
**Insured:** German Saturday School Cambridge CIC  
**Premises:** Details as advised to Morton Michel  
**Cover From:** 12/09/2017 **To:** 11/09/2018  
**Premium:** £328.37 (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

Group Contents	Not Insured
Tenant's Improvements	Not Insured
Buildings	Not Insured
Rent Payable	Not Insured
Rent Receivable	Not Insured
Subsidence	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



**Morton Michel**  
The Childcare Insurance Specialists



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Signed on behalf of Covea Insurance plc  
Authorised insurers

*James Reade*

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## 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 Group policy 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).