



Employers' & Public/Products Liability Certificate

Contract Number / Certificate of Entry No	B0775CTV10509/LOWMI062		
Name of Member	Low Mill Outdoor Centre		
Address	Askrigg Leyburn North Yorkshire DL8 3HZ		
Business description	Residential Outdoor Activity Centre		
Period of Cover	23/08/2009	To	22/08/2010
(Both days inclusive) and for such period or periods as may be mutually agreed upon.			
Basis of Covers			
<u>Employers' Liability</u>			
To indemnify the Member's legal liability in respect of bodily Injury or death suffered by Directors or Employees arising out of and in the course of their Employment with the Member caused during the Period of Cover in connection with the business and Claimants and Members costs and expenses arising therefrom as more fully described in the cover wording.			
Employers Liability - each and every occurrence.			£10,000,000
Terrorism Sub Limit - each and every occurrence.			£5,000,000
Members' Deductible			£500
<u>Public and Products' Liability</u>			
To indemnify the Member's legal liability for bodily injury or death and accidental loss of or damage to property as more fully described in the cover wording.			
Public Liability - each and every occurrence			£5,000,000
Products Liability – any one occurrence and in the aggregate during the period of insurance.			£5,000,000
Members' Deductible			£500
<u>Professional Indemnity Extension to Public & Products' Liability Cover</u>			
Only claims notified to the Mutual in the Period of Indemnity may be the subject of indemnity under this cover			
Professional Indemnity - each and every occurrence and in the aggregate			£100,000
Members' Deductible			£500
<u>Mutual Covers</u>			
The Mutual retains £50,000 each and every claim of the Mutual Covers detailed below on a discretionary basis under the terms of the Cover Wording less the Members applicable deductible. The Excess Cover above the Mutual retention is provided under the terms of the Insurance Policy Wording issued by Mitsui Sumitomo Insurance Underwriting at Lloyds Limited (hereinafter referred to as MSIL) for each Member.			
All other terms and conditions are as per the Activities Industry Mutual Cover Wording			
<u>Non Mutual Covers</u>			
Separately arranged by C T Business Solutions Limited on standard commercial terms.			

Signed..... 	on b	On behalf of the Activities Industry Mutual Limited 8 Bickels Yard, 151-153 Bermondsey Street London SE1 3HA
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