

This Document is issued by Jensten Underwriting (Bespoke) Limited on behalf of Jensten Underwriting (Commercial) Limited in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate and/or Schedule

Contract Numbers:	Employers', Public and Products Liability:	B1033MC099300V
	Faraday Underwriting Ltd	
	Legal Expenses:	508137
	HDI Global Specialty SE	

Certificate Number:	MAESK50857
Introducing Agent:	Jensten Insurance Brokers

The Insured:	Welsh Beekeepers' Association - Officers, Members (including honorary and Affiliated Associations and their Members).
Address:	Penrhos, Llanfaglan, Caernarfon, Gwynedd, LL54 5RB
The Business:	Beekeepers Association and Sale of Bee Related Products including Honey, Creams/Balms and Salves made from Products of the Hive

Effective Date:	01/10/2022	Premium Type:	Annual
Reason For Issue:	Renewal		

Period of Insurance:	From:	01 October 2022	
	To:	30 September 2023	both dates inclusive
And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers.			

The Excess:	£500 each and every loss in respect of third party property damage
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Section 1 - Employers' Liability	Operative:	Yes
limit of indemnity:		£10,000,000
any one occurrence		
inclusive of costs, fees and expenses		
Section 2 - Public Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Policy Period		
Section 3 - Products Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence and in all during the Policy Period		
Section 4 - Environmental Impairment Liability	Operative:	No
limit of indemnity		Not Insured
any one claim and in all during the Policy Period		
Retroactive Date		
Legal Expenses:	Operative:	Yes
Limit of Indemnity:		£100,000
ARAG on-line Legal Services: www.arag.co.uk/docs	Voucher Code:	EC426C378CB8

Conditions, Exclusions, Extensions and Warranties Applicable:
L139 Communicable Infectious Disease Exclusion
L137 Disclosure And Barring Service
L97 Personal Protective Equipment Condition
L71 Hazardous Work Exclusion
It is noted and agreed that non DBS (Disclosure and Barring Service) registered beekeepers are accepted in attendance at festivals and shows by the Swansea Beekeepers Association in conjunction with and subject to attendance & supervision by a DBS checked supervisor. It is warranted that where this scenario exists, the limit of indemnity under Section 2 - Public Liability is limited to £1,000,000.00. It is also a condition precedent to liability that the parent/s of any children in attendance are present too.

Liability Premium:	£2,576.00
Legal Expenses Premium:	£42.50
Insurance Premium Tax (IPT):	£314.22
Policy Fee:	£50.00
Total Payable:	£2,982.72

Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium.

This schedule replaces any previous schedule.

Examined and in witness whereof I, being duly authorised by Insurers, have hereunder subscribed my name on their behalf.