

CONFIRMATION OF COVER

BAPIA Limited & It's Associated Members

We would inform you that we act as the Insurance Brokers for the above client and can confirm the following insurance covers provided as part of your BAPIA membership.

The cover is only valid while your BAPIA membership is current and up until your Membership Expiry date.

Member Details:

**Sasha Priest, Big Lions Events
5 Southon View, Western Road, Lancing, Sussex, BN158RT,**

Combined Liability

Insurer Hiscox Insurance Company Limited
Policy Number PL-PSC10003408293/00
Policy Expiry Date 25-April 2025

Employers' Liability £10,000,000 each and every claim or loss, including defence costs but excluding representation costs
Geographical Limits Worldwide

Public Liability £10,000,000 each and every claim or loss excluding defence costs and criminal proceeding costs
Geographical Limits United Kingdom and European Union

Products Liability £10,000,000 single limit for all claims and defence costs for BAPIA in its entirety
Geographical Limits United Kingdom and European Union


Professional Indemnity £100,000 each and every claim or loss, excluding defence costs
Geographical Limits Worldwide

Crisis Containment £25,000

Policy Excess Third Party Property Damage: £250 each and every claim

We trust this is sufficient evidence of insurance, however if you have any queries please do not hesitate to contact us, we would be happy to help.

Yours faithfully,



Alan Doucy
Managing Director **Sharrocks** The insurance people



Member Details: Sasha Priest, Big Lions Events

Important Notice

The insurance provided by these policies is only valid up until the expiry date of your membership.

Combined Liability Insurance

Insurer: Hiscox Insurance Company

Limited Policy Number

PL-PSC10003408293/00

Policy Expiry Date

25th April 2025

Indemnity

You will only be indemnified by this policy up until the policy renewal date or the expiry date of your membership whichever comes first.

Business Description

Selling, hiring, decorating, and displaying balloons, flowers, party and allied products including: Exploding balloons, Chinese confetti bursts, table centrepieces with candles and Christmas Trees as part of the decoration (provided trees are erected outdoors) but excluding all other special effects.

Additional Miscellaneous activities (including provision or hire of) also covered are listed below:

- Light up letters & numbers
- Tepees & sleepover parties
- Bell tents provision and hire (max 5 metre)
- Sequin & shimmer walls
- Candy Carts & buffets, ice cream dispensing, chocolate fountains
- Candy Floss/Popcorn/Slush Puppy drink operators
- The supply and creation of decorated cakes for parties and functions
- Doughnut & Prosecco Wall
- Provision of "slight of hand" magic and juggling entertainment (excluding hazardous tricks involving powder flashes, knives and the like)
- Hair beading, face painting & Glitter Tattoos
- Airbrushing
- Arts & crafts parties – Glues, child safe scissors, paints, stickers, musical instruments, sensory toys, bubbles etc
- Soft play Parties
- Children's party games & disco
- Hiring of catering utensils including plate warmers, tablecloths and chair covers
- Fancy dress hire
- Organising of themed childrens parties
- Training in balloon décor skills
- Venue decoration with fabric and starlight backdrops
- Supply of stationery for events
- Photo backdrops & magic mirrors
- Mascot hire – with & without person inside
- Operation of unmanned concession stalls within bona fide retail centres for the purpose of selling goods listed in the above business description
- Hire and or supply of helium gas bottles for the purpose of inflating balloons and hire of helium regulations and electric air inflators
- Manufacture and sale of re-shaped crayons
- Garden Igloos up to 3.5 meters in diameter
- Manufacture/Retail of dress jewellery & printed ribbons
- Provision of Nappy cakes & Clothes parties
- Retail of fancy goods at trade fairs and markets
- Provision of gift wrapping service
- Use of decorative mannequins, red carpet, battery floor lights, rope and pole barrier etc at venues
- Provision of Favour tree

Sharrocks Insurance
Services Ltd.
High Street, Sheerness,
Kent ME12 1UD

01795 580 800
enquiries@sharrock-insurance.com
www.sharrockinsurance.co.uk

Authorised and Regulated by the Financial
Conduct Authority Sharrock Insurance
Services Ltd Registered Address: Company
No. 6842697 Managing director: Alan Doucy



Creation and supply of edible bouquets, hand castings, fruit, cookie buffets and the sale of homemade chocolates and also sale of bouquets with bottles of alcohol
Hire of Neon signs
Small and basic Pamper Parties for children and accompanying adult – excluding professional beauty treatments
Set up and supply of balloon drops (subject to height limit exclusion – see below)
Supply and hire of Photo Booths

Conditions, Warranties and Endorsements applied to the policy in respect of Public and Products Liability

Policy Excess: £250 each and every claim

Amendment of cover: equipment hire

The following is added to Your obligations: Equipment hire In relation to the hire of any equipment, you must demonstrate to our satisfaction that:

- a. all equipment was inspected prior to and immediately after hire;
- b. all equipment defects were rectified, pre-hire;
- c. all hirers of equipment were provided with:
 - i. full manufacturer's instructions for the equipment; and
 - ii. guidelines on the safe operation of the equipment;
- d. all equipment was maintained in line with manufacturer's guidelines; and
- e. records were kept on all of the above.

We will not make any payment under this section in respect of any incident occurring while you are not in compliance with these conditions unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

Customer specific clause Amendment of cover: certain equipment and products

The following is added to Your obligations:

Certain equipment and products

In relation to any exploding balloons, Chinese confetti bursts or flutter fetti, you must demonstrate to our satisfaction that:

- a. full manufacturer's instructions for use were provided to your client;
- b. safety guidelines were verbally communicated to a responsible adult using the devices;
- c. they were not detonated near any combustible material; and
- d. fire extinguishers were present in the room.

We will not make any payment under this section in respect of any incident occurring while you are not in compliance with these conditions unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

Customer specific clause Amendment of cover: face painting and pamper parties

The following is added to Your obligations:

Face painting and pamper parties

In relation to any face painting or pamper party activities, you must demonstrate to our satisfaction that:

- a. you were only using products specifically manufactured for such purposes; and
- b. the face paints used were water based only.

We will not make any payment under this section in respect of any incident occurring while you are not in compliance with these conditions unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

Customer specific clause Amendment of cover: tents, marquees and gazebos

The following is added to Your obligations: Tents, marquees and gazebos

In relation to the sale, supply, installation or use of bell tents, igloo tents, marquees or gazebos, you must demonstrate to our satisfaction that you:

- a. maintained and installed the equipment in line with manufacturer's guidelines;
- b. inspected the equipment for defects prior to installation; and
- c. undertook risk assessments, including the consideration of windspeed, before installation.



We will not make any payment under this section in respect of any incident occurring while you are not in compliance with these conditions unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

Removal of cover: Abuse or molestation

We will not make any payment for any claim or loss directly or indirectly due to abuse or molestation.

Removal of cover: defamation and intellectual property rights

What is covered, Defamation and intellectual property rights is deleted. We will not make any payment for any claim or loss directly or indirectly due to defamation or infringement of intellectual property rights.

Amendment of cover: sourcing and supply of products

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any product, unless you demonstrate to our satisfaction that:

- a. you have taken reasonable steps to ensure that the product:
 - i. complies with all relevant health and safety regulations and standards in the European Union, the European Free Trade Association, the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or Gibraltar or wherever the product is supplied to;
 - ii. is supplied with any instructions, which are necessary for its safe use; and
 - iii. is fit and proper for its supplied purpose;
- b.
 - i. the product has been entirely made within the European Union, the European Free Trade Association, the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, Gibraltar, Japan, Australia, New Zealand, USA or Canada, or
 - ii. you have sourced the product from a supplier based in the European Union, the European Free Trade Association, the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, Gibraltar, Japan, Australia, New Zealand, USA or Canada and you have a written contract or proof of sale for the product; and
- c. you have taken reasonable steps to ensure that the supplier you use is reputable, solvent and has appropriate insurance in place.

Removal of cover: high-risk activities

We will not make any payment for any claim or loss directly or indirectly due to:

- a. any activity involving the use of or provision of any:
 - i. mechanically driven rides or any activities at speeds exceeding ten miles per hour;
 - ii. playground equipment or inflatable play equipment including bouncy castles, slides and rides;
 - iii. fireworks, bonfires, pyrotechnics, sparklers, airborne lanterns, sky candles or wish lanterns;
 - iv. weapons;
 - v. sporting or roller skates, roller blades, skateboards or other boards used for sporting activities;
- b. any activity taking place:
 - i. in or on water;

Removal of cover: work at specified height

We will not make any payment for any claim or loss directly or indirectly due to work performed at a height exceeding the height declared by you in your latest statement of fact relating to this policy. – 10 meters

Customer specific clause Amendment of cover: how much we will pay

How much we will pay, is amended to read as follows: The most we will pay for the total of all claims and losses for each of your members is the limit of indemnity shown in the schedule. The member must pay the excess stated in the schedule for each claim or loss arising from their work, including in respect of defence costs. We will have no further liability for that member for any claim or loss once the limit of indemnity is reached.

Customer specific clause Removal of cover: Sale or supply of certain products

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the sale, supply or distribution of any of the following: agricultural supplies, pesticides, fungicides or animal feeds; fireworks, pyrotechnics or explosives; flammables, liquid or gaseous fuels or their appliances; medical or health products or pharmaceuticals; motor cycles or vehicles, watercraft, aerial devices or associated equipment; sex aids or adult toys; tobacco, e-cigarettes or drug paraphernalia; or weapons or munitions.

Conditions, Warranties and Endorsements applied to the policy in respect of Professional Indemnity

Removal of cover: breach of confidentiality

What is covered, Claims against you, A. Breach of confidentiality, is deleted. The following is added to What is not covered: Breach of confidentiality We will not make any payment for any claim or loss or part of any claim or loss directly or indirectly due to breach of any duty of confidence or invasion of privacy, including but not limited to false light, intrusion upon a person's seclusion, public disclosure of a person's private information, misappropriation of a person's picture, name, voice or identity for commercial gain.

Removal of cover: criminal proceedings costs

What is covered, Claims against you, Criminal proceedings costs is deleted.

Removal of cover: infringement of your copyright

What is covered, Your own losses, Infringement of your copyright is deleted.

Removal of cover: Ombudsman

What is covered, Claims against you, Complaints referred to an Ombudsman is deleted.

Removal of cover: intellectual property infringement

What is covered, Claims against you, Intellectual property infringement is deleted.

The following is added to **What is not covered:**

We will not make any payment for any claim or loss or part of any claim or loss directly or indirectly due to infringement of intellectual property rights, including infringement of copyright, trademark, trade dress, publicity rights, moral rights or design rights, cyber squatting violations, any act of passing-off or the misappropriation of formats, characters, trade names, character names, titles, plots, musical compositions, voices, slogans, graphic material or artwork.

Removal of cover: defamation What is covered,

Claims against you, Defamation is deleted.

The following is added to What is not covered: Defamation

We will not make any payment for any claim or loss or part of any claim or loss directly or indirectly due to any defamation, including but not limited to libel, slander, trade libel, product disparagement, or malicious falsehood.

Removal of cover: claims for dishonesty

What is covered, Claims against you, Dishonesty, is deleted.

The following is added to What is not covered: Claims for dishonesty We will not make any payment for any claim or loss or part of any claim or loss directly or indirectly due to dishonesty of employees or sub-contractors or self-employed freelancers directly contracted to you or under your supervision. How much we will pay, Special limits, Dishonesty is deleted.

Removal of cover: pollution What is covered,

Pollution is deleted. What is not covered,

A. Pollution is amended to read as follows: Pollution How much we will pay, Special limits, Pollution is deleted.

Removal of cover: property damage

What is not covered, Property damage is amended to read as follows:

the loss, damage or destruction or loss of use of any tangible property, including but not limited to bearer bonds, coupons, share certificates, stamps, money or other negotiable paper.

However, this exclusion does not apply to any loss directly arising from any tangible document where covered under What is covered, Your losses, Loss of documents.

How much we will pay, Special limits, Property damage, is deleted.

Removal of cover: personal data claims

What is not covered, Personal data claims is amended to read as follows the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to personal data.

How much we will pay, Special limits, Personal data claims is deleted.

Removal of cover: representation costs

What is covered, Claims against you, Representation costs is deleted.

If during the period of insurance, and as a result of your business activity for clients on or after the retroactive date within the geographical limits, you are subject to an examination, inquiry or other proceeding by a governmental, professional or trade body or agency that is not criminal, we will pay the reasonable and necessary costs incurred with our prior written



agreement to represent you if, in our opinion, such representation may avoid a claim which would be covered by this section. The most we will pay is the amount shown in your schedule.

Removal of cover: malpractice

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the: - provision of or failure to provide any treatment or care to any person or animal; - medical, dental or veterinary diagnosis of or failure to diagnose any person or animal; or - prescription of or failure to prescribe any drugs or medicines.

Removal of cover: injury

What is not covered, Injury is amended to read as follows: any death of or any bodily or mental injury or disease suffered by anyone. How much we will pay, Special limits, Injury is deleted.

Should you have any queries regarding the cover provided by these insurances or any other insurance matter please contact Sharrocks on 01795 580800 or email enquiries@sharrock-insurance.com

BAPIA Legal Advice Line

As part of your BAPIA Membership you have access to a 24 hours a day 7 days a week Business Legal Advice Line provided by ARAG. This provides:-

24/7 Business Advice

24/7 Tax Advice

Access to suite of sample business legal documents

Legal & Tax Advice Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays). We give advice about business-related legal matters within UK, Isle of Man, Channel Islands and EU law and tax matters within the UK. Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters.

Business Legal and Tax Advice Helpline 0330 303 9190

Business Legal Services Register on your first site visit www.arag.co.uk using voucher code X1232KC79BB5 Discover law guides and create legal documents and letter to assist with commercial legal matters.

Identity of Insurers

Hiscox Insurance Company Limited

Registered address 22 Bishopsgate London EC2N 4BQ United Kingdom Company Registration Registered in England number 00070234 Status Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369.