

INSURANCE RISK & CLAIMS MANAGEMENT LTD

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Authorised & regulated by the Financial Conduct Authority Company Reg. 3928405

Agent: IRCM

Client Ref: HEULWN

Date 27 February 2023

Trustees on behalf of The Heulwen Trust
Gungrog Farm,
Gungrog,
Welshpool,
Powys,
SY21 9HW
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Bowline Insurance for Marine Trades Renewal Schedule

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with Policy form reference UKC04915B dated February 2023.

Reference: RSA5380

Assured: Trustees on behalf of The Heulwen Trust

Insured Activities A charity providing canal trips for the disabled, disadvantaged and elderly people

Postal Address: Gungrog Farm, Gungrog, Welshpool, Powys SY21 9HW

Risk Address: Gungrog Farm, Gungrog, Welshpool, Powys SY21 9HW

Period: 15 April 2023 to 15 April 2024

Annual Premium £1,193.73 (Premium Incl IPT)

Operative Sections	Section 1 Third Party Liability	Covered
	Section 2 - Insured Property	Covered
	Section 3 - Insured Handling Equipment	Not Covered
	Section 4 - Builders Risks	Not Covered
	Section 5 - Business Interruption	Not Covered
	Section 6 - Vessels	Covered
	Section 7 - Employers Liability	Covered

The Section Limits and Sub-limits are as shown below unless any more specific limit is shown in the policy wording or any applicable endorsement.

Section 1 - Public, Products & Yachtyard Liability	Covered
Geographical Limits: United Kingdom	
Third Party Liability Sub-limit	£5,000,000.00
Total Estimated Annual Turnover (split below)	£45,000.00
Removal of Wreck	£100,000.00
Removal of Debris	£100,000.00
Contingent Motor Liability	£1,000,000.00
CPA Extension (see attached endorsement)	Not Included
Specified Hoists, Lifts etc	Covered
Abuse Extension (see attached endorsement)	Covered
Abuse Limit of Indemnity	£1,000,000.00
3rd Party Property Damage Excess	£500.00
 Section 2 - Insured Property	
 Section 2-1: Property Insured at the Premises	Covered
Buildings of Standard Construction	£8,000.00
All Other Tools, Machinery & Contents of Every Description	£2,000.00
Excess	£250
Subsidence Excess	£1,000
 Section 2-2: Fire Fighting Expenses	£10,000
 Section 2-3: Documents	£25,000
 Section 2-4: Clean Up Costs	£10,000
 Section 2-5: Replacement Locks	£10,000
 Section 2.6 - Money	Covered
Crossed Cheques etc	£250,000.00
On Premises during Business Hours	£1,000.00
Out of Locked Safe Outside Business Hours	£1,000.00
In Locked Safe	£1,000.00
In Vending Machines or Payphones	£1,000.00
At Private Dwelling in Safe	£1,000.00
At Private Dwelling Out of Safe	£1,000.00
In Transit	£1,000.00
Contract Sites During Business Hours	£1,000.00
Personal Accident (Assault)	Covered
 Section 2.7: Goods in Transit	Not Covered

Section 2.8 - Additional Marine Installations	Not Covered
Section 2.9 - Property At Premises & Away from the Premises	Covered
Caravan	£2,500.00
Portable Toilets & Mobile Showers	£22,000.00
Miscellaneous Equipment	£2,500.00
Excess	£250.00
Section 2.10 - Food Spoilage	Not Covered
Section 3 - Handling & Lifting Equipment	Not Covered
Section 4 - Builders Risks	Not Covered
Section 5 - Business Interruption	Not Covered
Section 6 - Own Vessels	Covered
Narrowboat "Heulwen II"	£30,000.00
Narrowboat "Heulwen III"	£1,000,000.00
20' Steel Workboat 'Aspull'	Third Party Only
Removal of Debris	£100,000.00
Navigational Limits: Inland Waters of the United Kingdom	
Third Party Liability Sub-limit	£3,000,000.00
Excess	£150.00
Section 7 - Employers Liability	Covered
Limit of Indemnity	£10,000,000.00
Annual Wages	£5,000.00
Extensions:	
Section 1 - Buildings & Contents	
Subsidence (See attached Extension Wording)	Covered
Conditions: As per Policy: Bowline Marine Trades Combined	
Endorsements Applicable (See attached Endorsement Wordings)	
Insurers: Royal & Sun Alliance Insurance plc	