

# G.M. Imber and Sons Ltd.

## BOUNCEINSURE®

### *Statement of demands and needs for Bouncy Castle Hirers*

This document sets out clearly and concisely your demands and needs for insurance. It also contains our personal recommendations for insurance that will meet your specific requirements.

#### *Recommendations*

You have asked for insurance to cover you as a hirer of Bouncy Castles and/or similar inflatable based equipment. This policy offers Public Liability as standard at £1,000,000 and this figure can be increased if required. Should you have staff either on a casual or full time basis it is a statutory requirement you have Employers' Liability and this can be purchased as an optional extension. You may also choose to opt for All Risks including Theft cover for items you hire out (which includes ancillary equipment such as generators too). Further to a review of your demands and needs, G.M. Imber Ltd. recommends **BOUNCEINSURE®** with the following levels of coverage:

Type of Cover		Sum Insured
Public Liability	<b>Standard</b>	<b>£1,000,000</b>
	Optional	£2,000,000
	Optional	£5,000,000
Employers' Liability	<b>Standard</b>	<b>Not Insured</b>
Employers' Liability	Optional	£10,000,000
Equipment	Optional	As Requested

The policy also offers access to a Business Legal Helpline and £50,000 Sun Insured against VAT/Inland Revenue Investigation and a £2,000 sub-limit for Aspect Enquiries.

You will be covered for hiring out Bouncy Castles, Soft Play items, Sumo Suits, Inflatable Slides, Rodeo Bulls and as per the items stated in our Proposal Form. No other items are covered under this policy unless expressly stated in your policy schedule.

Selection against Insurers – All units owned by yourselves must be insured under the policy, failure to do so will lead to the insurer refusing to meet a claim in full. For example, should you have 4 bouncy castles but only insure 2, should a claim occur on a castle that is not specifically been notified to ourselves the insurer reserves the right to repudiate a claim or offer partial settlement.

Stock is subject to an Average clause being applied. For example if you insure for £2,500 and the value of the stock is £5,000 only half of a claim for £2,500 would be paid since only half the value of the stock is insured.

All alterations to the policy, duplicate documents and Completion of Insurance Questionnaires will result in an administration fee of £15 payable with your request.

**N.B. There is no return of premium after the first 14 days of policy cover.**

The Insurer is Brit Insurance Ltd.