

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 leisure equipment. This policy offers Public Liability as standard at £5,000,000 and this figure can be reduced if requested. 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 should be insured at replacement value. 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	Standard	£1,000,000
	Optional	£2,000,000
	Optional	£5,000,000
Employers' Liability	Standard	Not Insured
Employers' Liability	Optional	£10,000,000
Equipment	Optional	As Requested

We also include access to a Business Legal Helpline and £50,000 Sun Insured against HMRC Investigation and a £2,000 sub-limit for Aspect Enquiries (this is a separate policy with a different insurer).

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

Selection against Insurers – All units owned by yourselves must be insured under the policy, failure to do may 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. If you need this clarified further please contact us.

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. If the policy is cancelled at LEAST the minimum premium of £142.20 will be retained.

The Policy Insurer is Syndicate DTW1991 at Lloyd's.