

Schedule to the Policy

ENDORSEMENTS

The following endorsement attaches to and forms part of Policy Number SAL50834 in the name of Mrs Shona Perrett :-

Excess

We shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from Damage to Property.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

Subject to the terms, conditions and exclusions of this Policy.

Premium Payment Warranty

It is a condition precedent in respect to liability insurance that the minimum and deposit premium due to SAUA under this insurance is paid to SAUA within 60 days after the effective inception date of the insurance, renewal or adjustment date (as appropriate) of the insurance. Should the premium not be paid within the given period all cover under the insurance will be cancelled and of no further effect and treated as "Not Taken Up".

Subject to the terms, conditions and exclusions of this Policy.

Bona Fide Sub Contractors Condition

We will not indemnify **You** under this Insurance in respect of any claim arising out of or in connection with work undertaken on **Your** behalf by bona fide independent contractors (not defined as a **Person Employed** under this Insurance) unless at the time of engaging such contractors **You** obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- 1 an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Persons Employed** and
- 2 Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a **Limit of Indemnity** not less than that applying to this Policy and containing an indemnity to principals clause.

Subject to the terms, conditions and exclusions of this Policy.

Participant to Participant Exclusion

We shall not indemnify **You** under Sections 1 & 2 of this Insurance against liability arising from **Injury** caused by the acts or omissions of any participant towards another participant.

Subject to the terms, conditions and exclusions of this Policy.

Bodily Treatment Exclusion

We shall not indemnify **You** under Sections 2 & 3 of this Insurance against liability arising from the provision of any medical or other bodily treatment (other than first aid and ambulance services).

Subject to the terms, conditions and exclusions of this Policy.

Professional Indemnity Exclusion

We will not indemnify **You** in respect of liability arising out of or in connection with the failure of **You** to fulfil **Your** professional duties.

Subject to the terms, conditions and exclusions of this Policy.