CONFIRMATION OF COVER

<u>BAPIA Limited & It's Associated Members</u>

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.

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

<u>Member Details:</u>
Jim Pye, Moon And Stars Events
1a Mercer Street Clayton le moors Bb5 5nz England

<u>Combined Liability</u>

Insurer	Hiscox Insurance Company Limited
Policy Number	PL-PSC10003408293/03
Policy Expiry Date	25-April 2026

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

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

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

Member Details: Jim Pye, Moon And Stars 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-PSC10003408293/03

Policy Expiry Date **25th April**

2026

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
Teepees & sleepover parties
Bell tents (max 5 meter)
Sequin & shimmer walls
Candy Carts & buffets, ice cream dispensing, chocolate fountains
Candy Floss/Popcorn/Slush Puppy drink operators
The supply 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
Small Soft play equipment hire – excluding stay and play sessions
Children's party games & disco
Hiring of catering utensils including plate warmers, tablecloths and chair covers
Fancy dress hire
Organising of themed children 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
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
Use of cold sparks machines
Paint & Sip parties

<u>Conditions, Warranties and Endorsements applied to the policy in respect of Public and Products Liability</u>

Policy Excess: **£250 each and every claim**

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: 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: 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.

Customer specific clause
Addition of cover: individual member
The following is added to **Special definitions for this section**:

Individual member

Any person who is a current member of **you**, provided that such person:
a. elected to participate in the group professional indemnity and public and products liability **policy**;
b. has been accepted by **us**; and
c. complies with **your** quality assurance standards.

Special definitions for this section, You/Your is amended to read as follows:
a. any **individual member** or
b. any person who was, is, or during the **period of insurance** becomes any **individual member's** partner, director, senior manager performing activities in the course of the **individual member's business** but only where the **individual member** has paid the applicable additional premium

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: 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.

Height Limit Stated as 10 Meters

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

Customer specific clause

Amendment of cover: General conditions – Aggregate limit

Aggregate limit 9. Is amended to read as follows:

Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment per member or club of **yours** for all relevant claims or losses covered under that section of **your policy**.

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.

<u>**Customer specific clause**</u>
Amendment of cover: products

How much we will pay, **Special limits**, Products is amended to read as follows:

Products

For claims arising from **your products**, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**, per club.

<u>**Amendment of cover: cyber definitions & general exclusions**</u>

A. **Repositioned definitions: Cyber and personal data**

We have repositioned the following cyber and personal data related definitions, moving them from the **Special definitions** of each applicable policy section to now sit within the **General definitions** in the General terms and conditions. **We** have also updated some of these definitions.

Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the **Special definitions for this section** of **your** policy wordings. Where this is the case, this **endorsement** shall apply:

<u>Changes to **Special definitions**:</u>

The following definitions are deleted from the **Special definitions for this section:**

Computer or digital technology
Computer or digital technology error
Cyber attack
Hacker

Personal data
Social engineering communication

Definitions of each of these terms are now set out in the **General definitions** in the General terms and conditions including, where applicable, updated definitions.

B. **Amendment of cover: General exclusions**

The following is added as a new introductory sentence to the start of the **What is not covered** section of each policy wording:

In addition to the **General exclusions** set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

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

<u>**BAPIA Legal Advice Line**</u>

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.