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CONTRACT DETAILS

UNIQUE MARKET REFERENCE: B0621PTHEC000916

ATTACHING TO DELEGATED UNDERWRITING CONTRACT NUMBER: B0621FFDO24515

TYPE: Liability Insurance

INSURED: The Camping & Caravanning Club

PRINCIPAL ADDRESS: Greenfields House, Westwood Way, Coventry, CV4 8JH

PERIOD: From: 1st January 2016
To: 31st December 2016
Both days Inclusive Local Standard Time at the Insureds Principal Address

INTERESTS: Third Party Legal Liability

SUM INSURED: GBP 1,500,000 in respect of any one accident or series of accidents arising out of one event in respect of bodily injury or disease or damage to property

Unlimited in the aggregate in respect of all accidents occurring during Any One Policy Period of insurance

GBP 65,000 in respect of Bodily Injury only in respect of Any One Accident or series of Accidents arising out of Any One Event caused by the use by a windsurfer on sea or land or any unpowered small craft not exceeding 5 metres in length of the assured

TERRITORIAL LIMITS: Worldwide

CONDITIONS: As per the policy wording

The policy may be cancelled by either the Insurers or the Insured by sending a registered letter at least three months prior to expiry at the 30th December any year, otherwise, the policy will be automatically renewed from year to year.

Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause NMA1622 as attached

Handwritten signature and date: 24/12/15

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CHOICE OF LAW & JURISDICTION:

This insurance shall be governed by and construed in accordance with the laws of England and each party agrees to submit to the exclusive jurisdiction of the Courts of England and Wales.

PREMIUM:

GBP 1,500 in full for this period and subsequent period in accordance with cover wording.

PREMIUM PAYMENT TERMS:

Premium Payment Clause LSW 3000 – 180 days as attached

TAX(ES) PAYABLE BY THE INSURED AND ADMINISTERED BY INSURERS


9.5% United Kingdom Insurance Premium Tax on 100% of Gross Premium

RECORDING, TRANSMITTING & STORING INFORMATION:

Miller Insurance Services LLP., will hold risk and claims data, information and documents which may be held on file or electronically

INSURER CONTRACT DOCUMENTATION:


This document details the contract terms entered into by the (Re)insurer(s) and constitutes the contract document

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INFORMATION

Claims experience dated 20th October 2015, as seen and agreed by underwriters and kept on file in the offices of Miller Insurance Services LLP.

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CAMPING CARD INTERNATIONAL (CCI) LIABILITY INSURANCE SCHEME

To indemnify the Assured up to the amounts specified below against such sums as they shall become legally liable to pay in respect of claims arising from bodily injury or disease (fatal or non-fatal) occurring during the period of insurance to persons and/or damage to property caused by any accident occurring while the Assured is camping, caravanning or staying in rented accommodation or hotel away from his normal domicile, including the period between leaving his domicile for the purpose of camping, caravanning or staying in rented accommodation or hotel and his return thereto.

"Assured" is defined as: Any person holding a valid CCI card issued by **The Camping & Caravanning Club** affiliated to the Federation Internationale de Camping et de Caravanning (FICC) and his or her spouse to whom a valid Camping Card International has been issued, and also any person travelling with him or her in the same private vehicle, while camping with him or her. Number of people insured under any one camping card not to exceed eleven (11).

It is noted and agreed that whereas cover is provided for up to eleven (11) persons travelling in the same private vehicle, groups of cyclists, not exceeding eleven (11), travelling together in the same party and following exactly the same itinerary will be covered as if travelling in the same private vehicle.

In addition, if a member has to leave his party behind temporarily whilst returning home during the course of the holiday, he may leave the camping card in the care of his party and the cover provided by this insurance will continue as if the Card Holder were present.

It is understood and agreed that other members of camping sections of associations affiliated to the AIT, FIA and FICC shall be considered as third parties for the purpose of indemnity hereunder.

Period of Insurance

The period of this insurance covers claims arising under all CCI issued up to the expiry date of the CCI held by the Club member Any claim will be handled according to the terms of the contract in force in the year during which the Camping Card International was issued.

Territorial Limits

Worldwide.


Jurisdiction

This insurance excludes the application of the Laws and any costs incurred in respect of any claim arising in United States of America and Canada or any territory where the Laws of United States of America and Canada might apply.

CONDITIONS:

Indemnity

The amount of the indemnity shall not exceed:

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GBP 1,500,000 in respect of any one accident or series of accidents arising out of one event in respect of bodily injury or disease and damage to property;
 Unlimited in the aggregate in respect of all accidents occurring during any one period of insurance;
GBP 65,000 in respect of bodily injury only in respect of any one accident or series of accidents arising out of one event caused by the use of a windsurfer on sea or land or any unpowered small craft not exceeding 5 metres in length by an Assured;

Exclusions

This policy does **not** cover liability for:-

- 1) Bodily Injury or Disease or Damage to Property
 - a) directly or indirectly caused by any mechanically propelled vehicle, except motorised/self propelled campers and caravans provided such vehicles are being used in a manner not requiring coverage under any Road Traffic Act or Statutory Cover
 - b) directly or indirectly caused by any aircraft, ship, vessel, except windsurfer or any unpowered craft not exceeding 5 metres in length, or arising out of any work done therein or thereon or on behalf of the Assured, or the Club or Association;
 - c) arising out of food or drink poisoning or foreign or deleterious matter in food or drink;
 - d) arising out of the pollution of air, water or soil unless it can be demonstrably proved to have been caused as a direct result of a sudden specific and identifiable event occurring during the Period of Insurance;
 - e) directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any Government, Republic or Local Authority;
 - f) directly or indirectly occasioned by, happening through or in consequence of the organisation of any form of large scale entertainment where an entry fee is charged (but this shall not exclude small competitions staged for amusement or social camping or caravan rallies).
 - g) directly or indirectly caused whilst skiing.
- 2) Bodily Injury or Disease or Damage to Property sustained by any person arising out of and in the course of his employment by the Camping Card International Holder under a contract of service or apprenticeship with the Camping Card International Holder.
- 3) Damage to property owned or occupied by or in the care, custody or control of an Assured.
- 4) Any act committed by the Assured with malicious intent, for instance:
 - a) damage to ground or crops caused by trampling or setting up tents;
 - b) indiscriminate disposal of garbage;
 - c) damage to underground water gas or electricity pipes or cables.
- 5) This policy is subject to the Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause as follows:

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This Policy does not cover:-

- a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
- b) any legal liability of whatsoever nature

Directly or indirectly caused by or contributed to by or arising from:-

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6) Asbestos Exclusion 2003

It is agreed that this Policy shall not apply to liability for any claim arising in connection with


- 1) handling removal stripping out demolition storage transportation or disposal of asbestos and/or any other substance or compound that incorporates asbestos
- 2) surveying under the Control of Asbestos at Work Regulations 2002

It is further agreed that this Policy shall not apply to

- a) liability directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by or arising from the inhalation and/or ingestion of or the existence of or exposure to asbestos and/or any other substance or compound that incorporates asbestos
 - b) liability which is a result of the removal from any building and/or structure of asbestos and/or any other substance or compound that incorporates asbestos as a consequence of an actual or alleged health hazard situation
 - c) any obligation to defend any claim or suit against the Assured alleging liability resulting from a) or b) above nor to Underwriters' liabilities for Defence Costs arising therefrom
- 7) This policy does not cover the first £50 in respect of claims arising from damages to rented accommodation or hotels.

Costs and Expenses

Underwriters agree to pay the costs and expenses incurred, with their written consent, in the defence of any such claim, provided always that, if a payment in excess of the amount of indemnity available under this policy has to be made to dispose of a claim, the Underwriters liability for such costs and expenses shall be such proportion thereof as the amount of indemnity available under this policy in respect of that claim bears to the amount paid to dispose of that claim.

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Claims

Assured members shall give to the Association immediate notice in writing, with full particulars, of the happening of any occurrence likely to give rise to a claim under this policy, and of the receipt of any notice of any claim, and of the institution of any proceedings against the Assured member.

The Assured shall not admit liability for or offer or agree to settle any claim without the written consent of the Association or of the Underwriters, who shall be entitled to take over and conduct in the name of the Assured member for Underwriters' benefit any claims for indemnity or damage or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim. The Assured shall give to the Underwriters such information and assistance as the Underwriters may reasonably require.

Fraudulent Claims

If any Assured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, the cover hereunder shall be forfeited in respect of the Assured concerned.

Underwriters reserve the right to request a copy of the campsite, hotel or rented accommodation invoice for the full period of the stay.

Premium


The premium is GBP 0.17 plus Insurance Premium Tax for each card issued. A deposit premium will be paid at inception, adjustable at expiry, calculated on the number of cards issued during the year of contract. The Club shall keep the records necessary to enable the premium to be adjusted on the foregoing basis and shall at all reasonable times permit the Underwriters by their duly appointed representatives to examine and verify such records.

Claims Handling

It is noted and agreed that claims for amounts up to GBP 1,000.00 for property damage may be settled by Miller Insurance Services LLP., without reference to Underwriters and will be binding on Underwriters.

All claims for Bodily Injury or Disease must be referred without delay to Underwriters as stated in Policy

The Camping & Caravanning Club 2016

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RADIOACTIVE CONTAMINATION AND EXPLOSIVE NUCLEAR ASSEMBLIES EXCLUSION CLAUSE
(Approved by Lloyd's Underwriters' Non-Marine Association)

This Policy does not cover

- (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- (b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

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PREMIUM PAYMENT CLAUSE

The (Re)Insured undertakes that premium will be paid in full to Underwriters within 180 days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to Underwriters by the 180th day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) Underwriters shall have the right to cancel this policy by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to Underwriters on a pro rata basis for the period that Underwriters are on risk but the full policy premium shall be payable to Underwriters in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.


It is agreed that underwriters shall give not less than 15 days prior notice of cancellation to the (Re)insured via the broker. If premium due is paid in full to Underwriters before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

Unless otherwise agreed, the Leading Underwriter (and Agreement Parties if appropriate) are authorised to exercise rights under this clause on their own behalf and on behalf of all Underwriters participating in this contract.

If any provision in this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

Where the premium is to be paid through a London Market Bureau, payment to Underwriters will be deemed to occur on the delivery of a premium advice note to the Bureau.

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Security Details Section

(Re)Insurers Liability:

(RE)INSURERS LIABILITY CLAUSE

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.


Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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ORDER HEREON: 100% of 100%

BASIS OF WRITTEN LINES: Percentage of Whole

SIGNING PROVISIONS: In the event that the written lines hereon exceed 100% of the order, any lines written 'To Stand' will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100% of the order without further agreement of any of the (re)insurers.

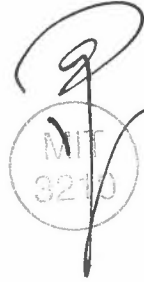
However:


- a) in the event that the placement of the order is not completed by the commencement date of the period of insurance, then all lines written by that date will be signed in full;
- b) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the documented agreement of the (re)insured and all (re)insurers whose lines are to be varied. The variation to the contracts will take effect only when all such (re)insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

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SECURITY DETAILS

<p>SIGNED LINE %</p>	<p>Miller Insurance Services LLP Miller Reference: FFDO24515 12 Months at 1st July 2015</p> <p>Liability Lineslip</p> <p>100.00% Lloyd's Syndicate 3210 MIT CBHYSK15AA – Risk Code NA CBHYSK15AB – Risk Code E9</p> <p style="text-align: right; font-size: 1.2em;">CDK PDL 16AA</p> <div style="text-align: right;">  </div>
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