arranged by Morton Michel
The Childcare Insurance Specialist

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Policy Schedule

For your Out of School Club

Insured on Childcare and Business Combined Policy

About You	
Policyholder	Active8 Minds Winchester LTD
Correspondence Address	69 Green Lane Clanfield Waterlooville Hampshire PO8 0LB United Kingdom
Business Description	Out of school or holiday play club providing organised and supervised activities for any group of children both before and after school, registered in accordance with the Childcare Act 2006 where applicable and including the provision of any additional services and activities detailed below. Outdoor learning activities (outdoor learning activities and higher risk outdoor learning activities as defined in the policy)
Additional Services	- None
Employer Reference Number	120/RE63923
Your Subsidiary Name	None
Your Subsidiary's Employer Reference Number	N/A

About Your Policy	
Master Policy Reference Number	Y149201QBE0124A
Policy Number	PSF1019832
Policy Wording Reference	PCCB011224
Package Cover Level Selected	Essential
Period of Insurance	4th September 2025 to 3rd September 2026
Reason for Issue	Renewal
Date of Issue	1st September 2025

Your Premium	
This Transaction Premium excluding IPT	£212.32
This Transaction IPT	£25.47
This Transaction Premium including IPT	£237.79
Annual Policy Premium including IPT	£237.79

Sections of Cover	
Property Damage	Not Insured
Employers' Liability	Insured

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Public and Product Liability	Insured
Treatment Liability for Registered Providers	Insured
Treatment Liability for Unregistered Providers	Not Insured
Professional Indemnity	Insured
Directors', Trustees' and Officers' Liability	Not Insured
Legal Expenses	Insured
Portable Equipment	Not Insured
Equipment Breakdown	Not Insured
Business Interruption	Not Insured
Loss of Registration Certificate	Not Insured
Personal Accident	Not Insured
Money	Not Insured
Employee Dishonesty	Not Insured
Terrorism	Not Insured
Cyber	Not Insured
Trustees' and Officers' Financial Liability	Not Insured
Loss of Licence	Not Insured

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Regulation Authority - Registration Number is 202842.

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Employers Liability Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£10,000,000
Extensions to this Section	**Maximum Amount Payable**
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Important Information	

Employers' Liability Tracing Office

If **your** policy provides Employers' Liability cover information relating to **your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website: www.elto.org.uk

Public and Products Liability Section	Limit of Indemnity
Public Liability **Limit of Indemnity – Any One Occurrence**	£5,000,000
Products Liability **Limit of Indemnity - Any One Period of Insurance**	£5,000,000
Extensions to this Section	**Maximum Amount Payable**
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
General Data Protection Regulations	£1,000,000

Treatment Liability for Registered Providers Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£5,000,000

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Professional Indemnity Section	Limit of Indemnity
Professional Indemnity Limit of Liability - Any One Period of Insurance	£500,000
Extensions to this Section	**Maximum Amount Payable**
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Legal Representation	£50,000
Loss of or Damage to Documents	£50,000
Excess Applicable to this Section	
All claims	£250

Legal Expenses Section	Limit of Liability
This section of the policy is arranged by Morton Michel with ARAG plc	
Legal Expenses	£100,000
Insured Events	
Compliance & Regulation	Insured
Contract & Debt Recovery	Insured
Crisis Communication	£25,000 per claim
Employment Restrictive Covenants (defence)	Insured
Identity Theft	Insured
Legal Defence	Insured
Loss of Earnings	Insured
Partnership Disputes	£25,000
Personal Injury	Insured
Property	Insured
Statutory Licence Appeals	Insured
Tax Disputes	Insured
Employees' Compliance & Regulation	Insured
Employment	Insured
Employment Compensation Awards	Insured
Employment Restrictive Covenants	Insured
Executive Suite	Insured
Service Occupancy	Insured
Tax Compliance Disputes	Insured

Endorsements and Conditions applicable to your policy

None