



Schedule

Riversea Holdings Limited



Schedule

AXA XL Insurance Company UK Limited

Details:

Agreement No:	B0334SC3342024376		
Reference No:	1207509/2022/CAT/MB070/ARCL		
Insured:	Riversea Holdings Limited		
Insured's Address:	Keine Bridge Canoe Launch, Keine Bridge , Walford, Ross on Wye	Postcode:	HR9 5QX
Business (Activities):	Paddlesport Launch, Canoe Hire, Landing, Car Park and Toilets		
Risk Categorisation:	Any Activities not mentioned in Categories 1-3 & 5		
Period of Insurance:	From: 27 March 2025	To: 26 March 2026	
Both dates Inclusive local standard time at the Insured's address stated above			
This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the Insurer and the Insured .			

Material Damage Section: Operative

Policy Wording: CSL-A 0823 - POLICY - MAB

Sports & Business Equipment

Operative

Sum Insured:	GBP	9,468					
Item(s):	Description	Sum Insured	Per Item Limit		Excess		
	Cups & Trophies	GBP	-	GBP	-	GBP	-
	Kit Equipment	GBP	4,520	GBP	500	GBP	100
	Ride-on Mowers	GBP	-	GBP	-	GBP	-
	Other Ground Maintenance Equipment	GBP	450	GBP	250	GBP	250
	Office Equipment	GBP	1,000	GBP	1,000	GBP	500
	Miscellaneous Items	GBP	3,498	GBP	1,300	GBP	100

Liability Section: Operative

Policy Wording: CSL-A 0823 - POLICY - MAB

Volunteers/Employees 5 Employees Maximum

Public Liability Sub-Section

Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence**
Extension: Pollution Liability: GBP 1,000,000 any one **Occurrence** and in the aggregate
Trigger: Incidents Occuring During
Occurrence Limit: Combined
Excess: GBP 250 Applicable to Injury and Damage
Defence Costs: Inclusive
Retroactive Cover: Not Applicable
Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
United Kingdom (excluding Northern Ireland)
Covered Jurisdictions: United Kingdom

Products Liability Sub-Section

Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence** and in the aggregate
Extension: Pollution Liability: GBP 1,000,000 any one **Occurrence** and in the aggregate
Trigger: Incidents Occuring During
Occurrence Limit: Combined
Excess: GBP 250 Applicable to Injury and Damage
Defence Costs: Inclusive
Retroactive Cover: Not Applicable
Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
United Kingdom (excluding Northern Ireland)
Covered Jurisdictions: United Kingdom

Employers' Liability Sub-Section

Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence**

Premium	Base Premium	GBP	925.00
	Insurance Premium Tax @ 12.0%	GBP	111.00
	Total Premium	GBP	1,036.00

Notification of Claims and Circumstances to:

Claims Department
AXA XL Insurance Company UK Limited.
20 Gracechurch Street
London
EC3V 0BG
E-mail: James.Good@axaxl.com
Jonathan.M.Kelly@axaxl.com

Issued on behalf of AXA XL by Mann Broadbent Sports Insurance Brokers
Date: 26 March 2025
Signed:



Endorsements

Additional Condition(s)

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

008 - Open Water Swimming - Kayakers and Safety Boat

Kayakers and a safety boat must be on duty at all times whilst any person is engaged in open water swimming activities under the direction of the Insured or any person insured.

015 - Water Sports - Equipment Hire

Where equipment is available for hire, cover is subject to the following additional conditions:

- (a) The Insured must display a disclaimer, by means of, but not restricted to, signage/boarding/similar, preferably before, but definitely at the point of sale which must clearly include the statement: by paying their fee, participants accept the disclaimer, agree that they have attended a safety briefing and fully understand the risks involved;
- (b) All equipment is in good condition and is maintained and operated in accordance with manufacturers' recommendations;
- (c) No person(s) who are visibly intoxicated through alcohol, drugs or any other intoxicating substance shall be permitted to use any equipment;
- (d) Where the equipment is hired out without being accompanied and operated by the Insured, or suitably experienced Employee of the Insured, Terms and Conditions of Hire must be signed for as accepted by the person hiring the equipment. These Conditions must include all the safety instructions contained within this Clause;
- (e) Equipment must be used on inland waterways only;
- (f) All participants must wear buoyancy aids and where appropriate, protective headwear at all times during the activity;
- (g) Children under twelve (12) years of age are accompanied by an adult over seventeen (17) years of age at all times.

In the event of breach of the above Additional Condition(s), We shall have no liability under this policy, unless You show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Additional Exclusion(s)

Cover under all individual policy Sections is subject to the following additional exclusions:

021 - Participant to Participant

This policy does not apply to or include cover for or arising out of or relating to the liability of the Insured or any person insured in respect of Injury and/or Damage suffered by one Participant and caused by another Participant.
For the purpose of this exclusion, 'Participant' means any person engaged in an activity under the direction of the Insured or any person insured.

Additional Extension(s)

Subject to all other terms and conditions of this policy, cover is extended as follows:

031 - Retroactive Cover

Cover under the Public Liability, Products Liability and Professional Liability Sub-section Trigger(s) is applicable as follows:

Incidents Occuring During the Period of Insurance stated above;
Claims Made and Notified during the Period of Insurance stated above which on or after the Retroactive Date stated below

The Retroactive Date with respect to the Professional Liability sub-section applicable to this extension is:	28/03/2022
The Insurer's liability under this extension with respect to the Professional Liability sub-section shall be limited to:	GBP 1,000,000
The Excess for this extension is:	GBP 250

Cover is extended to include the use of the Public Toilets owned by Herefordshire County Council

Additional Comments

Rotavator £250, Lawn Mower, £200, Bouncy Aids x 5 £300, 2 x shelters/gazebo £300. Security Camers System £800,
Security camera storage box £200, Safety throw lines x 3 £90. Apple Computer £1000
5 Canoes £2500 (£500 Each), Canoe Trailer £1000, 22 Buoyancy Aids £880 (£40 Each), 25 Paddles £450 (£18 Each), 6 Barrels £198 (£33 Each), Horse Trailer £1300 (Dry Storage Unit)