Date of issue **20/03/2015** 

Protectivity, Belmont House, High Street, Lane End, High Wycombe, Bucks, HP14 3ER Tel: 01494 887909 Fax: 0845 120 6401

This is your Insurance Certificate from Protectivity. Please keep this safe for future reference.

Thank you for purchasing your Insurance from us. This document is a summary of the details you have given us. Please check carefully and contact us immediately if there are discrepancies. This document should be read in conjunction with the Full Policy Wording.

| Policy Number:   | 441000428738 - Quote Ref: 159924  |
|--|---|
| Binding Authority Number:  | UKEPL14B1299  |
| Insured:   | Friends of the Bees Ltd   |
| Correspondence Address:  | 1 Morwenna Road Morwenstow Bude Cornwall EX23 9SW United Kingdom  |
| Period of Insurance:   | 21/03/2015 at 00.00 hrs LST - 20/03/2016 at 23.59 hrs LST inclusive   |
| Section A - Employers Liability:   | Nil   |
| Section A - Excess:  | Nil   |
| Section B & C - Public and Products Liability: Any one claim or series of claims arising out of one occurrence/unlimited in the period of insurance and in all respect of products | £5,000,000.00   |
| Section B - Excess: The Self-Insured Excess which the Insured shall bear in respect of each and every claim  | £250.00   |
| Additional Cover   |   |
| Professional Indemnity:  | Nil   |
| Professional Indemnity - Excess:   | Nil   |
| Equipment:   | Nil   |
| Equipment - Excess:  | Nil   |
| Nature of Business Insured:  | Friends of the Bees Ltd offers training in bee keeping and campaigns on behalf of bees and other pollinators. We have a developing network of local groups which comprise our 'Natural Beekeeping Club'. We wish to offer Public Liability Insurance to members of these local groups, to cover their bee keeping activities and training events. |

## **Endorsements**

## **Overseas Activities Exclusions**

This Policy will not indemnify the Insured for loss, Injury, Damage, claim or defence costs and expenses arising out activities undertaken outside the territories of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.