



Insurance Policy for Clubs and Societies

Policy Schedule – Effective Date 22-Nov-2025

Policy Number	CD87084
Policyholder	Bowerbirdy Ltd
Address	1 Brewers Hill Road, Dunstable, Bedfordshire, LU6 1AA
Period of Insurance	22-Nov-2025 to 21-Nov-2026 (both dates inclusive)
Premium	£241.50 (+ IPT @ 12.00% = £28.98)
Total Payable	£270.48

Public Liability

Limit	£5,000,000 for each claim but in respect of Products Liability, £5,000,000 in total for all claims occurring during the Period of Insurance
Excess	£100 applicable to each third party property claim
Applicable Courts	UK

Employer's Liability

Limit	£10,000,000 in total for all claims occurring during the Period of Insurance
Applicable Courts	UK

Professional Indemnity

Limit	£1,000,000 in total for all claims made during the period of Insurance
Excess	£100 applicable to each claim excluding defence costs
Applicable Courts	UK

Trustee Liability

Limit	£1,000,000 in total for all claims made during the period of Insurance
Excess	£100
Applicable Courts	UK

Occupational Personal Accident

Death, Loss of Limbs, Loss of Sight, Speech or Hearing or Permanent Total Disablement	£25,000
Temporary Total Disablement	£100 for each week of disablement payable for up to 104 weeks



Deferment Period

A 14 Day deferment period applies to each Temporary Total
Disablement claim

Signed:

Director of Underwriting, National Markets UK

Date:

26-Nov-2025