

Kbis Limited Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN



British Driving Society Ltd
British Driving Society Ltd
Hoste House
Bury St. Edmunds
Suffolk
IP33 1NR
UK

LIABILITY SCHEDULE OF INSURANCE

Dear British Driving Society Ltd,

This is to certify in accordance with the authorisation granted under contract no. B190332724 to the undersigned by certain Insurance Companies, whose names and proportions underwritten by them appear below (all of whom are hereinafter referred to as "Underwriters") and in consideration of the premium specified herein, the said Underwriters are hereby bound, each for his own part and not for another, their Executors & Administrators, to insure in accordance with the terms & conditions contained herein or endorsed hereon.

Details of Policy Cover

Policy Number: CNP24/BUS/122748A1
Policyholder: British Driving Society Ltd
Policy Period: From: 1 January 2024 To: 31 December 2024 (Both Dates Inclusive)
Insurer: This Policy is underwritten by Syndicate 4444 - Canopus Managing Agents Ltd

Details of Cover for Riding and Driving Clubs

Type of cover: British Driving Society Ltd Canopus CNPBUS24122748A1 Members Policy Wording 2024
Business Name: British Driving Society Ltd
Nature of Business: The promotion and regulation of Driving in the United Kingdom and the organisation and running of British Driving Society Events
Conditions: It is a condition of this Policy that You have in place an up-to-date health and safety statement, up- to-date risk assessments and a documented staff training programme.
Subjectivities: None Applicable

Exclusions:

Cover Type, Limit(s) of Indemnity and Excess

Type of Cover:	Public/Products Liability		
Scope of Cover:	351 Members and over	Limit:	£5,000,000
Excess:	£500 Third Party Property Damage		

Extensions to Cover:

Members' Cover	Included
Member to Member	Included
Customers Cover	Not Included
Personal Liability	Not Included
Instructors Liability	Not Included

Payment Information

0345 230 2323 | ask@kbis.co.uk | www.kbis.co.uk

KBIS Ltd is authorised and regulated by the Financial Conduct Authority (FRN 300861). Registered Address: 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Registered in England and Wales. (Company No. 2208091)
KBIS Limited is part of the Specialist Risk Group.

In witness whereof this Schedule has been signed at the place stated and on the date specified in the Schedule by:



Authorised Signatory:

For KBIS BE Date:

10 January 2024

This policy is valid according to the Schedule of Benefits and Policy Terms and Conditions.

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THE UNDERWRITERS hereby agree to the extent and in the manner hereinafter provided, to indemnify the Insured against legal liability suffered as a result of accidents happening during the period stated in the Schedule of Insurance, after such liability is proved.

PROVIDED ALWAYS THAT:

i.) the liability of the underwriters shall not exceed the limits of liability expressed in the Schedule of Insurance or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Underwriters;

ii.) this Policy insured in respect ONLY of such of the sections hereof as are so specified in the Schedule of Insurance.

IN WITNESS whereof this Policy has been signed as follows:

100% Syndicate 4444 - Canopus Managing Agents Ltd

The subscribing Underwriters obligations under contract of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions.

The subscribing Underwriters are not responsible for the subscription of any co-subscribing Underwriters that for any reason does not satisfy all or part of its obligations.

The Insured is requested to read this Policy and, if it is incorrect, return it immediately for alteration.

This Policy is made and accepted subject to all the provisions, conditions, warranties and exclusions set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

In Witness whereof, this policy has been signed at the place stated in the Schedule on behalf of:



Lawrence Gill of Kbis Limited
AUTHORISED SIGNATURE

Dated: 10 January 2024

Limit of Liability and Excess

Limit of Liability £5,000,000 per occurrence.

Please note this has been increased to £10,000,000 by an excess of loss policy with JRPERGOUKXOL2023v1, which follows the same wording as this Members' Summary and the Master Policy.

If you would like to know more about the excess of loss policy, please contact KBIS.

Excess £ 500 per occurrence in respect of third party property damage.

There is no excess payable for an injury claim.

The limit of liability and excess remain the same, regardless of:

- a) the number of Members or parties or entities entitled to cover;
- b) the number of claimants;

The amount we are liable to pay under this Master Policy including all Extensions and legal costs and expenses in respect of any one occurrence will not exceed the limit of liability stated above

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