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JRP Underwriting
An ERGO company

EXCESS LIABILITY INSURANCE - POLICY SCHEDULE

This Schedule together with your Policy Wording, any Endorsements or Certificates, form the contract between us and should be read together as one document.

Issuing Broker:	Miles Smith Limited	**Contract No. :**	B190326MS14

Policy Number:	B190326MS14C0006
Effective Date:	1st January 2026
Date of Issue:	8th January 2026
Reason for Issue:	Renewal

Insured:	The British Driving Society Limited

Period of Insurance:- (Both dates inclusive)	**From :**	1st January 2026	**To :**	31st December 2026

Premiums (In Full):-	
Excess Employers Liability (If Applicable):	**Not Covered**
Excess Public & Products Liability:	**£6,000.00**
Total Premium (Excluding Insurance Premium Tax):	**£6,000.00**
Plus Insurance Premium Tax at 12%:	**£720.00**
Total Premium (Inclusive of Insurance Premium Tax):	**£6,720.00**

Address:	Salisbury House 2-3 Salisbury Villas Cambridge Cambridgeshire CB1 2LA UNITED KINGDOM
Risk Address:	Salisbury House 2-3 Salisbury Villas Cambridge Cambridgeshire CB1 2LA UNITED KINGDOM
Business Description:	The promotion and regulation of driving in the United Kingdom and the organisation and running of British Driving Society Events

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Policy Wording Applicable:	**JRP-ERGO UK Excess Liability Policy Wording – JRPERGOUKXOL2025v2**

Section:-	**Limit of Indemnity:-**		**Limit of Indemnity:-**
Employers Liability	**NOT COVERED**	**In excess of**	**NOT COVERED**
Public Liability	**£5,000,000**	**In excess of**	**£5,000,000**
Products Liability	**£5,000,000**	**In excess of**	**£5,000,000**

To the extent that the Underlying Policies (or any of the Underlying Policies) provide for costs and expenses in addition to the Total Underlying Limits, all Sections are in excess of a) the Total Underlying Limits above and b) costs and expenses as provided for in the Underlying Policies.

Primary Policy:	
Primary Insurers:	**Canopius Managing Agents Ltd**
Policy Number:	**CNP26/BUS/297603A1**
Limit of Indemnity:	**£5,000,000**

Applicable Endorsements:-	
Endorsement Reference:	**Endorsement Title:**
LSW1001	Several Liability Notice

Subjectivities:-
None

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Insurers :	**JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd**
Insurers Written Line :	**100%**

THIS IS TO CERTIFY that in accordance with the authority granted to us under Contract Number B190326MS14 the said Insurers are hereby bound to insure in accordance with the terms and conditions as attached hereto or as entered hereon.

Dated: **8th January 2026** **Signed:** MILES SMITH

Endorsements attaching to and forming part of the Policy :-

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW1001 (Insurance)