

CONFIRMATION OF COVER

BAPIA Limited & It's Associated Members

We would inform you that we act as the Insurance Brokers for the above client and can confirm the following insurance covers provided as part of your BAPIA membership.

The cover is only valid while BAPIA membership is current and up until your Membership Expiry date.

Member Details:

**Jake Glennon, DJ Jay Parties,
16 Victoria Road, Liverpool, Merseyside, L221RP, .**

Combined Liability

Insurer	Pen Underwriting Policy
Number	GENE-COMM273
Policy Expiry Date	25 April 2024
Employers' Liability	£10,000,000
Public Liability	£10,000,000 any one accident/unlimited in all
Products Liability	£10,000,000 in the aggregate
Professional Indemnity	£100,000 in the aggregate
Legal Expenses	£100,000
Policy Excess	Third Party Property Damage: £350 each and every claim

Endorsements, Warranties Applicable to the policy

Inspection and Maintenance Condition
Hiring Condition
Reasonable Precautions and Maintenance of Property
Exploding Balloons, Chinese Confetti Bursts, Flutter Fetti Condition
Face Painting Condition
Candy Buffets and Candy Carts Condition
Activities and Event Exclusions
North America Products Exclusion
Abuse Exclusion
Product Source Condition
Employers Liability – Maximum Number of Employees 5
Excess £350

L 17 - Height Limit Exclusion (10 metres)

Inflatable Marquee – Condition – In respect of Bubble Houses

Heat Exclusion in respect of Bubble Houses

We trust this is sufficient evidence of insurance, however if you have any queries please do not hesitate to contact us, we would be happy to help.

Yours faithfully,



Alan Doucy Managing Director **Sharrocks** The insurance people



Member Details: Jake Glennon, DJ Jay Parties,

Important Notice

The insurance provided by these policies is only valid up until the expiry date of your membership.

Combined Liability Insurance

Insurer:	Pen Underwriting
Policy Number	GENE-COMM273
Policy Expiry Date	25 April 2024

Indemnity

You will only be indemnified by this policy up until the policy renewal date or the expiry date of your membership whichever comes first.

Business Description

Selling, hiring, decorating, and displaying balloons, flowers, party and allied products including: Exploding balloons, Chinese confetti bursts, table centrepieces with candles and Christmas Trees as part of the decoration (provided trees are erected outdoors) but excluding all other special effects.

Additional Miscellaneous activities also covered are listed below:

- Light up letters & numbers
- Teepees & sleepover parties
- Bell tents (max 5 mtr)
- Sequin & shimmer walls
- Candy Carts & buffets, ice cream dispensing, chocolate fountains
- Candy Floss/Popcorn/Slush Puppy drink operators
- The supply of decorated cakes for parties and functions
- Doughnut & Prosecco Wall
- Provision of "sleight of hand" magic and juggling entertainment (excluding hazardous tricks involving powder flashes, knives and the like)
- Hair beading, face painting & Glitter Tattoos
- Airbrushing – (subject to L142 below)
- Arts & crafts parties – Glues, child safe scissors, paints, stickers, musical instruments, sensory toys, bubbles etc
- Soft play
- Children's party games & disco
- Hiring of catering utensils including plate warmers, tablecloths and chair covers
- Fancy dress hire
- Organising of themed children parties
- Training in balloon décor skills
- Venue decoration with fabric and starlight backdrops
- Supply of stationery for events
- Photo backdrops & magic mirrors
- Mascot hire – with & without person inside
- Operation of unmanned concession stalls within bona fide retail centres for the purpose of selling goods listed in the above business description
- Hire and or supply of helium gas bottles for the purpose of inflating balloons and hire of helium regulations and electric air inflators
- Manufacture and sale of re-shaped crayons
- Garden Igloos up to 3.5 meters in diameter

Sharrocks Insurance
Services Ltd.
High Street, Sheerness,
Kent ME12 1UD

01795 580 800
enquiries@sharrock-insurance.com
www.sharrockinsurance.co.uk

Authorised and Regulated by the Financial
Conduct Authority Sharrock Insurance
Services Ltd Registered Address: Company
No. 6842697 Managing director: Alan Doucy

- Manufacture/Retail of dress jewellery & printed ribbons
- Provision of Nappy cakes & Clothes parties
- Retail of fancy goods at trade fairs and markets
- Provision of gift wrapping service
- Use of decorative mannequins, red carpet, battery floor lights, rope and pole barrier etc at venues
- Provision of Favour tree
- Creation and supply of edible bouquets, hand castings, fruit, cookie buffets and the sale of homemade chocolates and also sale of bouquets with bottles of alcohol
- Hire of Neon signs
- Small and basic Pamper Parties for children and accompanying adult – excluding professional beauty treatments
- Set up and supply of balloon drops (subject to height limit exclusion – see below)
- Supply and hire of Photo Booths
- Bubble Houses (subject to Heat Exclusion and **Inflatable Marquee – Condition – In respect of Bubble Houses** see below)
- Fun Casino

Conditions, Warranties and Endorsements applied to the policy

Policy Excess: £350 each and every claim

Inspection and Maintenance Condition

It is a condition precedent to the liability of underwriters that in connection with the Insured's business of hiring equipment, all items are inspected prior to and after each hiring and that any defects are rectified prior to re-hire

Hiring Condition

It is a condition precedent to the liability of underwriters that in connection with the business of hiring equipment, you must ensure that all hirers are supplied with:

- a. full manufacturer's instructions for the operations of the equipment or items
- b. guidelines for the safe operation of the equipment or items and appropriate protective equipment that must be used during operation and/or in use

Reasonable Precautions and Maintenance of Property

It is a condition precedent to the liability of underwriters that you must:

1. maintain all equipment in a continuous good state of repair and in full working order in accordance with manufacturer's instructions and servicing requirements
2. conduct Your Business in a lawful manner, complying with all legal requirements and safety regulations
3. keep a record of all purchases and sales

Exploding Balloons, Chinese Confetti Bursts, Flutter Fetti Condition

It is a condition precedent to the liability of underwriters that in connection with the supply of exploding balloons, Chinese confetti bursts and flutter fetti using a detonating device, the following procedures are complied with:

1. full instructions for use and safety guidelines are verbally communicated to a responsible adult who is detonating the device
2. the decoration must not be exploded adjacent to any combustible material
3. fire extinguishers must be located in the room

Face Painting and Small Pamper Parties' Condition

It is a condition precedent to the liability of underwriters that in connection with the activity of face painting only products that are specifically manufactured for this purpose are used

Candy Buffets and Candy Carts Condition

It is a condition precedent to the liability of underwriters that in connection with the supply of candy carts and candy buffets only branded sweets are supplied

Bubble House Heat Exclusion and manning.

There can be no use of heat in or within close proximity to the Bubble House.

A responsible adult should be supervising the Bubble House when in use.

Fun Casino Exclusion

Fun Casino tables can only be used for amusement purposes and no financial reward can be offered.

Activities and Event Exclusions

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from or in connection with the following activities or events organised or operated by You:

1. Sponsored walks, rides, marathons or similar
2. Firework displays or bonfires
3. Bouncy castle and other inflatable equipment

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability for bodily Injury arising in connection with:

1. Go-Karting, quad biking or motor sports
2. Parachute jumping, paragliding or parascending
3. Bungee jumping or abseiling
4. Ballooning or other flying activities

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from or in connection with activities or events organised or operated by You which involve the use of:

1. Weapons
2. Passenger carrying amusement devices
3. Remote controlled model aircraft
4. Animal rides
5. Pyrotechnics

L 142 - Beauty Treatment Exclusion

Underwriters shall have no liability under the Public Liability and Products Liability Sections for loss or Damage arising out of or in connection with

- Any breach of professional duty (either provided for a fee or free of charge)
- Any beauty or other treatment

North America Products Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the Insured knows, or could have reasonably been expected to know, would be used within the United States of America or Canada.



Abuse Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising from Abuse.

Abuse shall mean

- acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- acts of forcing sexual activity rape or molestation or
- repeated or continuing contemptuous coarse or insulting words or behaviours

Product Source Condition

It is a condition precedent to liability of underwriters that all Products are sourced from within the European Union, Australia, United States of America or Canada only or have an EU Safety accreditation.

Employers Liability – Maximum Number of Employees

The cover provided under the Employers Liability Section of this Policy will provide indemnity for a maximum of 5 Employees

L 17 - Height Limit Exclusion (10 metres)

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Employers Liability or Public Liability Sections directly or indirectly resulting from or in consequence of work undertaken by any person employed at a height above 10 metres from the surrounding floor or ground level.

Inflatable Marquee – Condition – In respect of Bubble Houses

It is a condition precedent to liability of Underwriters that when the Insured hires or operates inflatable marquee(s) that are to be used by members of the public, the equipment must be:

- Inspected at least annually by a competent person or sooner if required by the manufacturer. This inspection must be documented in writing and produced to Us if requested.
- Fully secured to the ground as per the manufacturer's guidelines
- The use of the equipment will at all times be supervised by a person aged 18 or over, who is not under the influence of alcohol or drugs

All equipment must be used / operated in accordance with Manufacturer's Instructions and Recommendations, including any limitations with regards to height or age.

Should you have any queries regarding the cover provided by these insurances or any other insurance matter please contact Sharrocks on 01795 580800 or email enquiries@sharrock-insurance.com

For Legal Expenses Queries please refer to the Policy Wording:-

To contact the legal services, phone us on 0344 893 0859 quoting Your policy number and the DAS Scheme number, which is TS5/6923144.

Identity of Insurers:

Covea Insurance plc, Registered in England and Wales No.613259. Registered office, Norman Place, Reading, RG1 8DA Pen Underwriting Limited is authorized and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. www.penunderwriting.co.uk

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No. 6842697 Managing director: Alan Doucy