



Renewal

Policy Number: TO/7118/511117/2025
Quote Number: GIA-00382943
Insured: Africa Wild Trails Ltd
Premises: Peelings Manor, Hankham Road, Pevensey, East Sussex, BN24 5AP
Type of Insurance: Tour Operator
Renewal Date: 17/01/2026
The Insurer: **Section G: Certain Underwriters at Lloyd's led by Aspen Managing Agency Limited, Syndicate 4711 UMR: B0485RG010140g**
Section H: Arag Legal Expenses Insurance Company Limited .
Section I: Griffin Underwriting Limited, reinsured 100% by Certain Underwriters at Lloyd's .
The Coverholder: Jensten Underwriting (Commercial) Limited
Broker: Jensten Insurance Brokers

PREMIUM SUMMARY

Premium: £1,554.68
Insurance Premium Tax: £186.56
Policy Fee: £0.00
Total Amount Due: £1,741.24

REQUIREMENTS

**SECTIONS OF COVER**

	Sum Insured / Limit of Indemnity
Combined Liability	
Employer's Liability	£10,000,000
Public Liability	£5,000,000
Professional Indemnity	£1,000,000
Sale of Travel Insurance Extension any one incident of loss	£100,000
Sale of Travel Insurance Extension aggregate for the policy period	£250,000
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Legal Expenses	
Employment	£100,000
Employment Compensation Awards	£100,000
Employment Restrictive Covenants	£100,000
Executive Suite	£100,000
Tax Disputes	£100,000
Personal Injury	£100,000
Property	£100,000
Legal Defence	£100,000
Compliance & Regulation	£100,000
Statutory Licence Appeals	£100,000
Loss of Earnings	£100,000
Crisis Communication	£25,000
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Crisis Response	
Crisis Response	£150,000
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Operative Perils & Excesses

Public and Professional Liability.

G	Public, Products Liability	Operative	£250 per person capped at £1,250 per incident, for Food Poisoning claims £1,000 per person capped at £3,000 per booking.
G	Professional Indemnity	Operative	£ 250 each and every claimant, limited to £1,250 any one incident

Employers Liability

G	Employers Liability	Operative	£ nil
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Crisis Response

I	Crisis Response	Operative	£ nil
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Crisis Response

Insured Person One or more person(s) that is/are travelling on a trip organised by the Insured or/ is participating in an activity that is organised by the Insured, or that forms part of the job specification of an employee of the Insured, only during the Period of Insurance and the Policy Period.

Period of Insurance 90 days maximum any one Insured Person

Limits of Liability Insured £ 150,000 any one loss or series of losses arising from anyone Event
and
£ 250,000 in all for all losses arising out of all Crises under all Insured Events combined during the annual Policy Period

Crisis Coverage Period 30 days, limited to 10 days for terrorism

Territorial Limits Worldwide

Emergency 24/7 Contact Number Should an Insured Event occur, or one is believed to have occurred, the Underwriters' advisors must be contacted as soon as possible on the following Emergency Exchange 24 hour telephone number:

+44 (0)20 313 71273



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The Emergency Exchange will put you in touch with a member of the Insurer's panel of Crisis Consultants who are available 24 hours a day, 7 days a week on a priority basis.

When calling the Emergency Exchange, please leave your name, company and telephone number with the operator and quote your policy number shown at the top of this page.

Please note that the above number is only to be used following an Crisis Event as defined in the policy wording. For claims or circumstances under any other section, please contact the Insurance Broker.

This section is valid only if shown as Operative under Perils Covered & Excesses Applicable to this Insurance

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.



STATEMENT OF FACTS

- an insurance company has never canceled one of your policies, applied special terms when renewing your insurance, or refused to renew your insurance? **Yes**
- You or any other proposer have never incurred any County Court Judgement (CCJ) **Yes**
- all heating is by fixed appliances only **Yes**
- the buildings including outbuildings and walls are in a good state of repair and will be so maintained **Yes**
- the premises are not in an area that has suffered from coastal or river erosion **Yes**
- the Proposer or any Director, Partner or Principal of the organisation have never been involved in an organisation which has gone into liquidation, receivership or been the subject of a winding-up order? **Yes**
- the Proposer or any Director, Partner or Principal of the organisation has never been the subject of an HMRC investigation or have a criminal record (other than motoring offences)? **Yes**



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This Policy is based on the Key information supplied below.

Additional Questions

ERN Number	120/YB85249
Total Inclusive Tours, Flight / Accommodation Only, Travel Agency and Activity Days / Corporate Events	£100,000.00
Overland Tours	30%
Safari Tours	10%
Trekking (without the use of crampons)	0%
Trekking (with crampons and the like)	0%
Adventure / Activity Holidays	0%
Children / Student Tours (Adventure activity)	60%
Children/ Student Tours (Non adventure activity)	0%
City Breaks / Villa Holidays	0%
Activity Days / Corporate Events	0%
Winter Sports	0%
Diving Tours	0%
Cycling	0%
Sun Breaks	0%
Other Package Holidays %	0%
UK	0%
Europe	0%
North America	0%
Africa	100%
Elsewhere in the World	0%
Areas against FCO advice	0%
Do you or your agents inspect accommodation to ensure that local standards of health and safety are met?	Yes
Do you ensure that your suppliers have liability insurance in place?	Yes
Do you own or operate any accommodation or transport?	No
Do you ensure that all activity suppliers operate to local safety standards and that all safety equipment is to a suitably high standard and subject to regular safety checks?	Yes
Have you put in place a risk management and assessment program for your tours and suppliers?	Yes
Do any of your tours include Mountain Biking?	No
Do any of your tours include Horse/Camel Riding?	No
Do any of your tours include Mountaineering?	No
Do you require 24/7 Crisis Response & Brand Protection?	Yes
Reduce Liability excess	Yes
Which optional covers do you require?	Employers Liability



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Do any employees undertake and work outside of the United Kingdom or do Manual Work?	No
Do any staff overseas engage in adventure activities?	No
Claims Discount	Claims Free years 5
Risk Management Discount	Yes
Do you have any subsidiary companies registered overseas?	No

Travel Agency Turnover

Flight / Accommodation Only	£0.00
Travel Agency	£0.00
Activity Days / Corporate Events	£0.00
Do you wish to remove child abuse cover?	No

Package Turnover

Inclusive Tours	£100,000.00
Limit of Public liability required?	£5,000,000

Professional Indemnity

Estimated passenger numbers for the next 12 months	60
Limit of Professional Indemnity	£1,000,000

Clerical

Wage roll for all staff undertaking clerical work in the United Kingdom	£12,486.00
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LOSS, INCIDENTS OR CLAIMS HISTORY

Losses or claims suffered by any of the proposer(s) or occupant(s) to which this insurance may apply, which would be covered by this type of insurance, within the last 5 years, (whether a claim was made or not)

None

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act?

None