

Summary of Liability Cover

Insured: Skirmish Dorset
Period of Cover: 19 July 2008 to 19 July 2009
Activities: UKPSF Affiliated Paintball Site Operator

CIVIL LIABILITY PROTECTION

Cover is provided 50% by Royal & Sun Alliance Insurance plc (R&SA) & 50% by Insuresport Mutual Ltd (IML). This is not a joint policy, but both entities will provide cover of 50% each of the total amount covered.

RSA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance. Insuresport, however, is not authorised but is a mutual company limited by guarantee and does not issue contracts of insurance.

Policy Number RTT242235/IML004210

Cover

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the RSA and IML within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to R&SA and IML through Perkins Slade Ltd., at the time of incident.

Limit of Indemnity	£5,000,000	any one event
	£5,000,000	any one period of cover for Products/ Pollution/ Directors & Officers/Abuse
	£ 250,000	Legal Defence Costs

Principal Exclusions

Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Excess: Nil

The above is intended to be a summary only, a full copy of the cover wordings are available on request from ????