



THE SCHEDULE

ATTACHING TO AND FORMING PART OF POLICY NO Lumley General Liability Policy Wording
GL1103 11/04

THE INSURED:

Society Of Creative Anachronism Nz Inc

PERIOD OF INSURANCE:

From 4pm on: 30/06/2010 To 4pm on: 30/06/2011 NZ Local Time and any other period for which the Company accepts or agrees to accept a premium

THE BUSINESS:

Principally but not limited to Community Groups, Trusts, Inc, Clubs including all associated activities incidental to or associated with, now or in the future, including ownership and/or occupation of premises

LIMITS OF LIABILITY:

any one occurrence	\$2,000,000
any one Policy Period for Products Hazard	\$2,000,000

DEDUCTIBLES:

all claims (refer to the Policy document for various excesses applicable to subsections of the Policy or endorsements and/or retroactive dates on sub limit covers	\$250
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TERRITORIAL LIMITS:

New Zealand

JURISDICTION LIMITS:

New Zealand

ENDORSEMENTS / CONDITIONS / WARRANTIES:

Nil

Refer to policy for full detail of endorsements, clauses and exclusions.

Signed by Jardine Lloyd Thompson Ltd, for and on behalf of Lumley General Insurance (NZ) Ltd on
_____ at Christchurch, New Zealand

Signature:





THE SCHEDULE

ATTACHING TO AND FORMING PART OF POLICY NO Lumley General Insurance (NZ) Ltd Statutory Liability Policy NZSL603

THE INSURED:

Society Of Creative Anachronism Nz Inc

THE BUSINESS:

Principally but not limited to Community Groups, Trusts, Inc, Clubs including all associated activities incidental to or associated with, now or in the future, including ownership and/or occupation of premises

PERIOD OF INSURANCE:

From 4pm on: 30/06/2010 To 4pm on: 30/06/2011 NZ Local Time and any other period for which the Company accepts or agrees to accept a premium

LIMITS OF LIABILITY:

any one event and one Policy Period (inclusive of costs and expenses) \$500,000

DEDUCTIBLES:

each and every claim including costs (refer to the policy document for various excesses applicable to subsections of the policy or endorsements) \$500

RETROACTIVE DATE:

30 June 2003

TERRITORIAL LIMITS:

New Zealand

JURISDICTION LIMITS:

New Zealand

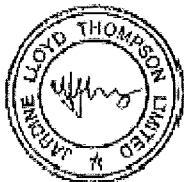
ENDORSEMENTS / CONDITIONS / WARRANTIES:

Nil

Refer to policy for full detail of endorsements, clauses and exclusions.

Signed by Jardine Lloyd Thompson Ltd, for and on behalf of Lumley General Insurance (NZ) Ltd on _____ at Christchurch, New Zealand

Signature:





IMPORTANT INFORMATION

DUTY OF DISCLOSURE:

You have a duty to disclose every matter that you know, or could reasonably be expected to know that is relevant to an Insurer's decision whether to accept the risk of insurance and, if so, on what terms. The same duty applies during the currency of the policy, on renewal, endorsement, reinstatement or variation of the policy. Disclosure is not limited to specific questions on the proposal, or matter applying to the insured named in the policy, but includes other relevant matters, including past business or private insurances.

Examples of information you may need to disclose include:

- Any claims, or incidences that could lead to a claim, not already notified;
- Any criminal offence;
- Any cancellation, refusal to renew insurance, or imposing of special terms by another insurance company;
- Any insurance claims you have made in the past;
- Any change in circumstances or activities which could increase the risk of an insurance claim.

If you are in doubt it is better to provide the information rather than take the risk of failing in your duty of disclosure.

Breach of Policy Conditions:

Failure in your duty of disclosure, or breach of any Policy condition or warranty, could result in an otherwise legitimate claim being declined, a reduction in claim settlement or your Policies could even be declared null and void.

CLAIMS:

There are a number of steps that must be taken immediately for all types of potential claims:

- Report the incident as soon as practicable – contact JLT on 03 366 4866 or 0800 111 644.
- Do not admit liability and do not agree to pay for damage caused to another party, even if you think you were at fault and irrespective of the circumstances of the incident. Your Insurer will handle any negotiations necessary.
- Safeguard the property from further damage – call emergency services, secure the site, if safety allows remove property which may be exposed to further danger.
- Report any theft, arson or malicious damage to the Police and keep the Police notification receipt to lodge with your claim.
- Your Insurers may appoint an assessor who will advise and instruct you regarding your claim. It is important that you follow their advice or instructions. JLT will assist you with advice on individual claims.
- Be aware that what may appear to be minor property damage can escalate into serious loss – do not delay in notifying us of the incident.

Claims Made and Notified:

Certain categories of policy are provided on a 'claims made and notified' basis. This means that any claim or circumstance known to the insured must be notified to Insurers as soon as possible and within the current insurance year. Failure to do so is likely to lead to your claim being declined.

INSURERS CLAIMS PAYING RATING:

In accordance with the Insurance Companies (Rating and Inspections) Act 1994, we are required to provide you with information about your Insurer(s), as detailed below.

Name	Rating			
	%	Code	Date	Agency
Lumley General Insurance (NZ) Ltd	100	A-	7/11/2009	SP

RATING GUIDE:

Standard & Poor's (SP)

AAA	Extremely Strong
AA+, AA, AA-	Very Strong
A+, A, A-	Strong
BBB+, BBB, BBB-	Good
BB+, BB, BB-	Marginal
B+, B, B-	Weak
CCC	Very Weak
CC	Extremely Weak
R	Regulatory Action

A M Best Company (AMB)

A++, A+	Superior
A, A-	Excellent
B++, B+	Very Good
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation

BINDING AUTHORITY STATEMENT:

JLT Risk Services (a division of Jardine Lloyd Thompson Ltd) are acting in an underwriting capacity on behalf of Lumley General Insurance (NZ) Ltd who, under an Underwriting Agency Agreement, have given JLT Risk Services authority to act on their behalf in respect of this insurance

REFUND OF PREMIUMS:

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, JLT Risk Services reserves the right to retain brokerage, fees and charges.