

**CERTIFICATE OF AVIATION INSURANCE
TO WHOM IT MAY CONCERN**

This is to Certify that **2013 Eurofox 912s** **G-CIFO** [**MTOM 560 Kilograms**]
has declared a maximum of (**1**) passenger to be carried and is engaged in commercial and/or non-commercial operations and
is issued on behalf of: ~ **Lloyd's Underwriters**
Policy Number: **D1841014**
In the name(s) of: **HEREFORDSHIRE GLIDING CLUB and/or HEREFORDSHIRE AERO CLUB and/or THE MEMBERS and/or THE OFFICERS OF THE HEREFORDSHIRE GLIDING CLUB and/or HEREFORDSHIRE AEROCLUB jointly and severally for their respective rights and interests**
For the period: **from 23rd April 2018 to 22nd April 2019 both days inclusive Local Standard Time at the address of the Insured**

against all risks in flight or on the ground anywhere in

UK, Europe (defined as all European Union member states plus Albania, Andorra, the Channel Islands, Croatia, Gibraltar, Isle of Man, Liechtenstein, Macedonia, Montenegro, Norway, San Marino, Serbia and Switzerland), North Africa (excluding Libya) North of 30 degrees North, West of 30 degrees East, the Canary Islands and transit airspace thereto.

and coverage includes LEGAL LIABILITY to THIRD PARTIES and PASSENGERS up to the following Limit of Indemnity:

Part A

COMBINED SINGLE LIMIT

(PASSENGER & THIRD PARTY LIABILITY)

EXCLUDING WAR, TERRORISM AND ALLIED PERILS:

GBP 2,000,000 any one accident

Part B

COMBINED SINGLE LIMIT

(PASSENGER & THIRD PARTY LIABILITY)

WAR, TERRORISM AND ALLIED PERILS ONLY:**

The limit shown in Part A above applies except that within such limit THIRD PARTY LIABILITY is limited to GBP 2,000,000 any one accident and in the annual aggregate

Part C

Furthermore a separate **EXCESS WAR, TERRORISM AND ALLIED PERILS THIRD PARTY LIABILITY**

insurance has been placed for:

NOT APPLICABLE

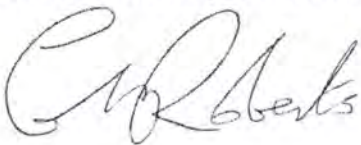
Part D

The **MAXIMUM TOTAL LEVEL OF WAR TERRORISM AND ALLIED PERILS THIRD PARTY LIABILITY** insurance available is

GBP 2,000,000 any one accident and in the annual aggregate

The amounts of insurance stated herein are in accordance with the minimum insurance cover requirements of Articles 6 and 7 of Regulation (EC) No 785/2004 based on:

- (a) The rates of exchange applicable to Special Drawing Rights at inception of the insurances,
- (b) Third party war, terrorism and allied perils being insured on an aggregate basis as above, as permissible in accordance with Article 7.1 of EC Regulation 785/2004.
- (c) It being understood that such aggregate limits may be reduced or exhausted during the policy period by virtue of claims made against aircraft or other operational interest covered by the insurances.



Signed:

Date: **Friday, 20 April 2018**

for and on behalf of

Crispin Speers & Partners Ltd
St. Clare House
30-33 Minories
London EC3N 1PE
☎ +44 (0) 20 7977 5700

Crispin Speers & Partners Ltd is a Lloyd's broker and an independent insurance intermediary, authorised and regulated by the Financial Services Authority

~ The CAA reserves its right under Section 84 of the Civil Aviation Act 1982 to request full list of Insurers.

** Cover is in accordance with Extended Coverage Endorsement AVN52E writing back of all paragraphs other than (b) of War Hijacking and other Perils Exclusion Clause AVN48B.

Subject to the policy terms, conditions, limitations exclusions and deductibles

It is hereby noted and agreed that this policy includes Crown / MOD Indemnity of GBP 7,500,000 any one accident/unlimited in all during the policy period

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PART 6 Deductibles

Section I.	Amount to be deducted each and every claim including Total/Constructive/Arranged Total Loss	GBP 500 but GBP 750 when used for Glider towing and increasing to GBP 1,500 each and every claim whilst M. Cook is Pilot in Command until he has achieved 250 hours fixed wing (powered) including 10 hours make and model.
Section II.	Amount to be deducted in respect of each and every Accident	NIL
Section III.	Amount to be deducted each and every Accident	NIL

In the event of an Accident arising hereon involving the application of more than one deductible then the highest applicable deductible shall be applied as an aggregate deductible for all losses arising out of that Accident.

PART 7 PART A - Limits

Section I.	Loss of or damage to the Aircraft listed in Part 2 above up to the values shown in Part 2 above.
Section II.	Liabilities to Third Parties in respect of Bodily Injury and/or Damage to Property SEE BELOW each Accident
Section III.	Liability to Passengers in respect of Bodily Injury, Baggage and Personal Articles SEE BELOW each Accident.
Section II & III Combined	Liability to Third Parties and Passengers in respect of bodily injury and damage to property (including passenger baggage and personal articles) GBP 2,000,000 each Accident.

PART B - Limits

Pilot In Command Personal Accident	Capital Sum Insured GBP 10,000 each accident
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PART 8 Premium

Section I. Hull	=	GBP	1,072.50
Sections II. & III. Third Parties and Passengers Combined	=	GBP	495.00
Pilot In Command Personal Accident	=	GBP	Included
No Claims Bonus	=	GBP	160.88
Less Continuity Discount	=	GBP	50.00
12% Insurance Premium Tax	=	GBP	162.79
Total Premium Due	=	GBP	1,529.41

No Claim Bonus A Rebate in the event of no claim being made under Section I of this Certificate calculated at 20% of the Hull premium upon renewal with the same Insurers as detailed in Additional Coverages hereunder (No. 13 No Claim Bonus on Renewal Clause).

PART 9 Immediate notice of any claim pursuant to Conditions Precedent 3. To be given to

Aviation Department	
Crispin Speers & Partners Ltd.	
St Clare House	+44 (0) 20 7977 5700
30-33 Minories	+44 (0) 20 7702 9276
London	cspaviation@cspinsurance.com
EC3N 1PE	www.cspinsurance.com

PART 10 Information provided to Insurers

Name	Date of Birth	Licence Type and Ratings	Total Power Hours	Hours on make and model
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Peter Poole	29/08/40	PPL(A) SLMG	1,450+	70
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Matthew Cook	27/12/70	EASA PPL(A)	178	0
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Annual Utilisation: 200 Hours

Based and Hangared: Shobdon

Loss History last 5 years: 14/7/13 – Rallye 180T owned by the Insured suffered prop strike, Claim GBP 8,321.24 plus fees. Loss suffered by pilot no longer flying aircraft.