

**UNIQUE MARKET REFERENCE:
POLICY NUMBER: 10/2765713**

TOWERGATE UNDERWRITING ENTERTAINMENT

LAB - Use of Heat Away from the Premises

It is a condition precedent to liability of the company to make any payment under Section 2 of this Policy that in respect of the use away from the Insured's premises of electric oxy-acetylene or similar welding or cutting equipment blow lamps or blow torches the under noted precautions shall be complied with:

1. a) the area in which work is to be carried out must be adequately cleaned and combustible materials removed to a distance of not less than 20 feet from the work.

b) if work is to be carried out overhead the area beneath must be similarly cleaned and combustible material removed.

c) immovable combustible materials floors and other structures within or near to the segregated area must be protected by overlapping sheets of incombustible material

d) before heat is applied to material built into or projecting through one side of a wall or partition an inspection shall be made of the other side of the wall or partition to ensure that no combustible materials are in danger of ignition by direct or conducted heat.
2. a) there shall be available for immediate use near to the work a two gallon capacity fire extinguisher or other equivalent means of fire extinguishment of a type suitable for the combustible material and the premises
b) nearby hydrants and hoses, if any, must be connected up in readiness for immediate use and tested prior to commencement of work
3. a) an employee of the Insured must be detailed to work alongside the operatives to see that there is no outbreak of fire
b) where work is being carried out within a building the occupier or authorized employee of the occupier of such building must be present during the operations

other than for use of blow lamps or blow torches in private dwelling houses.
4. blow lamps or blow torches shall be lighted as short a time as possible before use, extinguished immediately after use and while lighted shall not be left unattended

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5. a thorough examination must be made of the area in which work has been undertaken half an hour after termination of each period of work

Exclusion of Terrorism - LBB

Section 1 of this Policy does not apply to any liability caused by or arising from

- a) an Act of Terrorism

and/or

- b) Bodily Injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

For the purpose of this endorsement an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Provided that this exclusion shall only apply in respect of payments for damages of amounts in excess of £5,000,000 for any one claim or series of claims arising out of any one occurrence.

If the Company alleges that by reason of this exclusion any liability is not covered by this Policy, the onus of proving to the contrary shall be upon the Insured.

LBD – Exclusion of Terrorism

Section 2 of this Policy does not apply to any liability caused by or arising from

- a) an Act of Terrorism

and/or

- b) Bodily Injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

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L67 - Manual Work Abroad Extension

The exclusion of manual work outside the member countries of the European Union in Definition 12.2 of this Policy is deleted.

L71 - Height Limitation Clause

The following applies to the Insureds direct employees only.

Cover hereunder excludes all liability arising in respect of height work in excess of 3 metres unless advised to and held covered by Underwriters.

Personal Effects

Exclusion 4 does not apply to Damage to the personal effects of any member of the audience whilst such effects are being used by the Insured as part of a trick or illusion.

Provided that the liability of the Company to pay damages under this Endorsement shall not exceed GBP 1,000 in respect of any one item of property