

Certificate of Insurance

Effected by Gresham Underwriting Limited

15 St. Botolph Street
London
EC3A 7BB

The Proposal including the declaration forms the basis of this contract between the Insured and the Underwriters and is deemed to be incorporated herein.

The Underwriters provide the Insurance against loss destruction damage injury or liability (as described in this Certificate and subject to its terms provisions exclusions limits and conditions) occurring or arising during any period of Insurance for which the Insured pays the premium.

This is to certify that in accordance with the authorisation granted under the contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's (whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's policy Signing Office) and certain Insurance Companies (as specified herein) and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Provided always that any Section of this Certificate stated to be not insured in the Schedule shall be inoperative.

Signed on behalf of the Underwriters

A handwritten signature in black ink, appearing to be 'A. J. ...', with a horizontal line underneath it.

Dated in London
Tuesday, 16 July 2019

Introduction and Contents

This Certificate of Insurance comprises of

- The Schedule of subscribing Insurers
- The Schedule setting out the details of this insurance
- The Perils covered and Excesses applicable
- The Endorsements
- The Warranties
- The Exclusions
- The Conditions Precedent
- The Sections including their terms provisions conditions and exclusions
- The General Exclusions and General Conditions which apply to all Sections of the Certificate and which must be read with them

The Certificate Schedule and all Endorsements and Addenda are to be read as one contract. Words and expressions to which a specific meaning given in the General Definitions shall have the same meaning wherever they appear except where amended by sectional definitions each Section of the Certificate shall have the same meaning where it appears in that Section

Please read this Certificate carefully and make sure that it meets your needs and that you understand its terms conditions provisions exclusions and conditions

In all communications the Certificate Number appearing above should be quoted. In the event of any occurrence which could result in a claim under this Certificate immediate notice must be given to your broker or insurance adviser

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Schedule

The Insurers named hereon bind themselves each for their own part and not for one another. Each Insurer's liability under this Certificate shall not exceed the percentage or amount of the risk shown against that Insurer's name.

Insurers		Proportion
Sections A to G: Aspen Insurance UK Limited as per contract number B1033MC098710S – Market A Navigators International Insurance Company as per contract number B1033MC098710S – Market B		60% 40%
Section H: Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof)		100%
Section I: Griffin Underwriting Limited, reinsured 100% by Certain Underwriters at Lloyd's		100%

Several Liability Notice

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligation.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE (LMA3100)

No Insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

THE INSURED

The name of the Insured **The Dragon Trip PTE Ltd**

The address of the Insured **133 Whitechapel High Street, London, E1 7QA**

The business of the Insured **Travel Agent/Tour Operator**

THE INSURANCE

Type of insurance **Commercial Combined Insurance**

Proposal **18/06/2019**

Premises/Situation
to be insured **As Detailed Above**

Hereon **This certificate is in respect of 100% of the limits and sums insured specified in this schedule and/or wording.**

The Premium Hereon
(Excluding Terrorism) **£ 3,311.97**

The Premium Hereon
(Terrorism) **£ not applicable**

Taxes and Charges Hereon **Insurance Premium Tax (at 12% on 100% of gross premiums)
£ 397.44 plus £250 Fee**

The period of insurance **19th July 2019 to 18th July 2020**

both days inclusive, and for such further period or periods as may be mutually agreed upon

NOTICE TO THE INSURED

The Proposal Form and Declaration signed and dated by the Insured forms the basis of this Insurance. Prior to the acceptance of any proposal form (as required under Endorsement TOL01) this contract is based upon the information supplied by the Insured and/or their agent.

We have relied upon the above details to decide whether to accept this Insurance and determining the terms of such acceptance. You must ensure that all the statements in any Proposal Form or that have been supplied to your agent are accurate and that you have not withheld any material facts, otherwise this Insurance may be avoided.

You must inform us of any change in circumstances which may materially affect this Insurance, if you are in any doubt you should consult your broker or insurance adviser.

SCHEDULE OF INSURANCE

Section A

MATERIAL DAMAGE AND THEFT

Item i	Buildings / Tenants improvements	£ Not Insured
Item ii	Machinery, plant and equipment including property held in trust, General and All other Contents	£ Not Insured
Item iii	Computers and Telephone Systems	£ Not Insured
Item iv	Stock	£ Not Insured

Section B

BUSINESS INTERRUPTION

Loss of gross revenue	£ Not Operative
	0

Section C

LOSS OF MONEY AND PERSONAL ASSAULT

Item (i)	In transit in the custody of the Insured or his authorised representative or a recognised security company	£ Not Operative
Item (ii)	Whilst contained in a bank night safe	£ Not Operative
Item (iii) (a)	Whilst within the premises during business hours whilst such premises are attended by the Insured or a principal or employee of the insured	£ Not Operative
Item (iii) (b)	Outside business hours and contained in a locked safe or strongroom	£ Not Operative
Item (iii) (c)	Outside business hours but not contained in a safe or strongroom	£ Not Operative
Item (iv)	Whilst within the private residence of the Insured or a principal or employee of the Insured	£ Not Operative

Personal Assault Extension

Benefit 1	Death	£ Not Insured
Benefit 2	Permanent total disablement (other than loss of sight or loss of limbs)	£ Not Insured
Benefit 3	Loss of sight or loss of limbs	£ Not Insured
Benefit 4	Temporary total disablement	£ Not Insured per week

Section D**THEFT OF TICKETS**

Item 1	Limit any one ticket But sub-limited to: £ 25,000 any one loss and £ 50,000 in all during the period	£ Not Insured
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Section E**BOOK DEBTS**

Item 1	Outstanding debit balances and additional expenditure	£ Not Insured
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Section F**FIDELITY GUARANTEE**

Item 1	Fidelity Guarantee	£ Not Insured
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Section G**COMBINED LIABILITY**

Sub- Section 1	Employers Liability	£ 10,000,000
	PAYE Reference Number	120/WB11870
Sub- Section 2	Public and Products Liability	£ 5,000,000
Sub- Section 3	Professional Indemnity	£ 1,000,000
	Sub limit: Sale of Travel Insurance Extension	£ 100,000 any one original cause but £ 250,000 in all in respect of all claims during the period of insurance

Jurisdiction applicable: Worldwide

Geographical Extension: Worldwide

Section H**LEGAL EXPENSES**

Item 1	Employment	£ 100,000
Item 2	Employment Compensation Awards	£ 100,000
Item 3	Employment Restrictive Covenants	£ 100,000
Item 4	Tax Protection	£ 100,000
Item 5	Property	£ 100,000
Item 6	Legal Defence	£ 100,000
Item 7	Compliance & Regulation	£ 100,000
Item 8	Statutory Licence Appeals	£ 100,000
Item 9	Loss of Earnings	£ 100,000
Item 10	Employees Extra Protection	£ 100,000

Jurisdiction applicable:

United Kingdom,
Channel Islands, Isle of
Man

Jurisdiction applicable to Item 7 only:

United Kingdom,
Channel Islands, Isle of
Man and the European
Union

Section I

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	£ 150,000 any one loss or series of losses arising from any one Insured 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

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

PERILS COVERED AND EXCESSES APPLICABLE TO THIS INSURANCE

Please read this section with the schedule

Section A**MATERIAL DAMAGE AND THEFT**

	Perils as more fully described in the wording	Status	Excess Applicable
1	Fire and/or Lightning	Inoperative	£ Inoperative
2	Explosion	Inoperative	£ Inoperative
3	Aircraft	Inoperative	£ Inoperative
4	Earthquake	Inoperative	£ Inoperative
5	Storm, Tempest and/or Flood	Inoperative	£ Inoperative
6	Riot and/or Civil Commotion	Inoperative	£ Inoperative
7	Impact	Inoperative	£ Inoperative
8	Theft and/or Attempted Theft	Inoperative	£ Inoperative
9	All Risks (as detailed herein)	Inoperative	£ Inoperative
10	Subsidence, Landslip and/or Heave	Inoperative	£ Inoperative

Extension to Section A

The following sums Insured contained within Section A are covered under Extension:

not applicable

All Other Sections

		Status	Excess Applicable
B	Business Interruption / Loss of Profits	Inoperative	As per section A
C	Money	Inoperative	£ Inoperative
D	Theft of Tickets	Inoperative	£ Inoperative
E	Book Debts	Inoperative	£ Inoperative
F	Fidelity Guarantee	Inoperative	£ Inoperative
G	Employers Liability	Operative	£ 0
	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
	Professional Indemnity	Operative	In respect of Tour Operator Risk exposures £ 250 each and every claimant, limited to £ 1,250 any one incident, In respect of Travel Agency Risk exposures £ 100 each and every claimant, limited to £ 300 any one incident
H	Legal Expenses	Operative	£ 250 each and every claim relating to a formal aspect enquiry under Tax Protection
I	Crisis Response	Operative	£ nil

Endorsements (specific to this Certificate)

Express Warranties (specific to this Certificate)

Exclusions (specific to this Certificate)

Conditions Precedent (specific to this Certificate)

As per form

Conditions applicable to Section G