

SCHEDULE OF INSURANCE

Endorsements

These are conditions that apply in addition to those found in the policy booklet. The following **Endorsements** apply to this insurance

AL-001 Pond Endorsement

Insurers will not pay any claims resulting from injuries suffered in any pond at the **Club Address** unless the following safety steps have been taken to ensure young children are kept away:

- Fence around the pond or plot where the pond is located that is no less than 1m high
- All sections of the fence should be clear of objects that will allow a child to use the to climb over the fence
- If a gate is fitted, the gate should be self-closing and open outwards from the pond with the latch/lock being fitted to the inside

Or

- Any other safety arrangement that **We** have given prior written agreement

Pond Definition

A pond is a small area of still, fresh water. It is different from a river or a stream because it does not have moving water and it differs from a lake because it has a small area and is no more than around 1.8m deep but can be as shallow as 10-20cm. Some ponds are formed naturally, filled either by an underwater spring, or by rainwater – sometimes known as 'dewponds'; other ponds are artificially made, such as brick built, tubs, dugout and other man made structures.

What is not a pond?

Water butts, wells and other water holding vessels on the basis that they are completely enclosed to prevent a person or animal from falling in.