

**RESTATED MASTER SCHEDULE
As of 1st April 2026**

Policy Number	UC TNP 5677193
Schedule Number	3
Broker	Willis Towers Watson
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited
Postal Address	41 Bedford Square, London WC1B 3HX
Business	Bus and Coach Operators including express services and Repair and Maintenance of Own Vehicles and Property Owners
Period of Insurance	A) EFFECTIVE 1 st April 2026 B) TO 31 st January 2027 (Both Dates Inclusive)
Renewal Date	1 st February 2027

Travelers Insurance Company Limited
30 Fenchurch Street, London, EC3M 3BD

Travelers Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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MASTER SCHEDULE (Continued)

The following Section(s) and Operational Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Pro-Rata Premium(s)	Future Annual Premium(s)
Property Damage	£6,594.17	£38,088.71
Optional Extension Clause - Money	£34.37	£202.95
Optional Extension Clause – Goods in Transit	£Included within main Property Damage Section Premium	£Included within main Property Damage Section Premium
Computer All Risks	£0.00	£564.40
Business Interruption	£905.42	£10,530.00
Employers' Liability	£5,279.27	£33,251.55
Public and Products Liability	£3,772.60	£16,711.88
Sub Total	£16,585.83	£99,349.49
Insurance Premium Tax	£1,990.30	£11,921.94
Total	£18,576.13	£111,271.43
Schedule Issued Code	TRV 0251 01.25 2139 03.09	
Policy Endorsement(s)	GE166, GE42, GE134, GE146, GE144, GE176, GE113A, 1	

**Pro-Rata Additional Premium of
£16,585.83 + IPT in respect of Barnes
Coaches**

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LIST OF PREMISES AND OTHER LOCATIONS SCHEDULE

Policy Number UC TNP 5677193

Schedule Number 3

Effective Date 1st April 2026

Premise(s) Code **Premise(s) Address**

001 Liveridge House, Liveridge Hill
Henley in Arden, Solihull
B95 5QX

002 Foley Business Park
Stourport Road, Kidderminster
DY11 7QL

003 Gosport Body Shop, Quay Lane
Hardway, Gosport
PO12 4LJ

004 Broadcut, Wallington
Fareham, Hants
PO16 8TB

005 51 Spencer Road
Lancing, W. Sussex
BN15 8UA

006 Pike Road Industrial Estate
Dover, Kent
CT15 4ND

007 Chatham Maritime Dockside
Units 64 A, B & C
Maritime Way, Kent
ME4 3ED

008 Unit 2, Margrove Park, Boosbeck
Saltburn-by-the-Sea
TS12 3BZ

009 Unit D & E South Marston Industrial Estate
Swindon
SN3 4AQ

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Location Code**Other Locations**

996

Anywhere within the Territorial Limits

991

Whilst situate within any premises at address(es) as declared to the Company
anywhere within the Territorial Limits

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GE42 - WAR AND ALLIED RISKS; DISPOSSESSION OF PROPERTY; RADIOACTIVE CONTAMINATION EXCLUSION ENDORSEMENT

General Endorsement Number	GE42
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

As from the Effective Date shown above the following amendment is made to the Policy:

General Exclusion 1 is deleted and replaced with the following

The Company shall not be liable

1. War and Allied Risks; Dispossession of Property; Radioactive Contamination

in respect of any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of

- (a) war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

Notwithstanding this exclusion it is agreed that in respect of the insurance provided under the Employers' Liability Section where operative indemnity shall continue to satisfy the requirements of the relevant law applicable in Great Britain Northern Ireland the Isle of Man the Island of Guernsey the Island of Jersey or the Island of Alderney or where so extended to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies

- (b) permanent or temporary dispossession of any property resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- (c) (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- (ii) the radioactive toxic explosive or other hazardous properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
- (iii) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter

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(iv) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter but the exclusion in this paragraph (iv) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared carried stored or used for commercial agricultural medical scientific or other similar peaceful purposes

(v) any chemical biological bio-chemical or electromagnetic weapon

but in respect of Bodily Injury sustained by an Employee this exclusion shall apply only when the Insured under a contract or agreement has undertaken either to indemnify another party or to assume the liability of another party in respect of such Bodily Injury

Note

General Exclusions 1(a) and 1(b) shall not apply to the extent required to satisfy the Road Traffic Acts

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENT**GE113A - Warranties and Conditions Precedent and Innocent
Misrepresentation/Non-Disclosure**

General Endorsement Number	GE113A
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The Company agrees with effect from Inception Date that:

- (i) The following conditions are added to the General Conditions:

No Warranties or Conditions Precedent

No term in this Policy, including where expressed as a warranty or condition precedent, shall be deemed a warranty or condition precedent such as to automatically discharge the Company from any liability upon its breach. The Company shall enforce any term that would otherwise be deemed a warranty or condition precedent as a policy condition only.

Basis of the Contract Clauses

Any provision in this Policy to the effect that a statement or statements made by or on behalf of the Insured (including but not limited to statements made in the Proposal) form part of, or are the basis of, the contract of insurance shall be of no effect.

- (ii) General Condition – Condition Precedent and all references thereto are deleted.

- (iii) General Condition - Misrepresentation and Fraud is replaced by the following:

Misrepresentation and Fraud

This insurance shall be voidable:

- (a) if the Insured has concealed, misrepresented or failed to declare any fact or circumstance material to the insurance or its subject matter; or
- (b) if the Insured or anyone acting on the Insured's behalf has committed fraud, attempted fraud or sworn falsely concerning this insurance or its subject matter;

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whether before or after loss.

With respect to any misrepresentation or non-disclosure by any Insured, the Company waives its right to avoid or rescind this Policy in whole or in part provided that:

- (i) such nondisclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive;
- (ii) the Company shall be entitled to amend the terms, conditions and premium for this Policy upon review of any information previously misrepresented or not disclosed to the Company; and
- (iii) the Company shall be entitled to determine the effective date of any amendments in consequence of the exercising of their rights under this Condition.

Subject otherwise to the terms conditions and exclusions of the Policy.

GENERAL POLICY ENDORSEMENT**GE166 – Communicable Disease Exclusion (First Party Coverages)
(with Specified Perils and Terrorism addback)**

General Endorsement Number	GE166
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following general exclusion is added to the Policy:

In respect of the insurance provided by any First Party Section of the Policy where operative, the Company will not be liable in respect of any loss, destruction, damage, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from or in consequence of a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing, any cost to clean-up, detoxify, remove, monitor or test:

- (a) for a Communicable Disease; or
- (b) any property insured under any First Party Section of the Policy that is affected by such Communicable Disease.

Provided that this exclusion shall not apply in respect of subsequent Damage, or loss resulting from interruption to or interference with the Business in consequence of subsequent Damage, not otherwise excluded, which itself results from:

- (i) fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, impact by any vehicle or animal including impact by any rolling stock or crashes collisions derailments or other similar accidents, hail, tornado, cyclone, typhoon, hurricane, earthquake, seaquake, seismic or volcanic disturbance or eruption, subsidence, ground heave, landslip, theft, escape of water, tsunami, flood, storm surge, water damage, liquefaction, freeze, ice storm, weight of snow or ice, avalanche, sprinkler leakage, riot or civil commotion; or
- (ii) an act of terrorism (as defined in the Policy) within England, Wales or Scotland;

and only where specifically insured by this Policy.

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For the purpose of this exclusion the term Damage means as defined in the applicable general definition or Section definition of the Policy. The following terms will have the following meaning. If a term below is also defined in the Policy, the definition below replaces that definition for the purposes of this exclusion.

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- (c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

First Party Section means any section or coverage forming part of the Policy covering material assets or tangible property owned by the Named Insured or for which they are legally responsible and being the subject matter of the insurance, or covering loss resulting from interruption to or interference with the Business.

Subject otherwise to the terms conditions and exclusions of the Policy.

GENERAL POLICY ENDORSEMENT GE134 - Condition – Fire Precautions – Business Premises

General Endorsement Number	GE134
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

Section Condition – Fire Precautions – Business Premises applying to the Property Damage Section and Computer All Risks Section (where operative) is deleted and replaced by the following

1. Fire Precautions – Business Premises

(applicable only to the devices described in (a)-(d) herein that are installed at the Business Premises)

The Named Insured shall

(a) Fire Break Doors and Shutters

ensure that all fire break doors and shutters are kept closed (except during working hours) and are maintained in efficient working order

(b) Fire Extinguishing Appliances

ensure that all fire extinguishing appliances are regularly inspected and maintained in efficient working order

(c) Fire Alarm Installations

ensure that

- (i) the fire alarm installations are maintained in efficient working order at all times and in accordance with the installation specification
- (ii) a maintenance service contract is in force
- (iii) any defect in the fire alarm or its signalling is remedied promptly

(d) Automatic Sprinkler Installations

in respect of automatic sprinkler installations (internal and external)

- (i) take all reasonable steps to
 - A. prevent frost and other damage to the installations
 - B. remedy any defect in the installations or its signalling promptly
 - C. maintain ready access to the water supply control facilities for the installations

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- (ii) ensure that installations are maintained in efficient working order at all times and in accordance with the installation specification
- (iii) subscribe to an annual maintenance contract for the installations that require inspections at a minimum of six monthly intervals
- (iv) notify the Company in writing and obtain its prior agreement in writing before any repairs or alterations to the installations are implemented
- (v) allow the Company access to the Business Premises at all reasonable times to inspect the installations
- (vi) perform the following tests to the installations and the water supply
 - A. make a test every week for the purpose of ascertaining that the alarm gong is in working order and that the stop valves controlling the individual water supplies are fully open and record the particulars of each test
 - B. make quarterly or half-yearly tests if required by the Company for the purpose of ascertaining that each water supply is in order and record the particulars of each test
 - C. remedy promptly any defect revealed by the above tests
- (vii) give notice to the Company in relation to any installation if
 - A. its water supply is turned off
 - B. it becomes inoperative from any cause except for the purpose of testing maintenance or repair
- (viii) display at each sprinklered storage area a notice of the terms agreed with the Company which specifies
 - A. the description of the goods which may be stored
 - B. the maximum height of storage
 - C. the minimum permitted clearance between goods stored and the sprinkler deflectorsand comply with the terms of the notice

If alterations or repairs to the installations become necessary to ensure its full and effective operational capability the Company may at its option suspend any cover which is granted against Damage to the Property Insured by escape of water from said installation until the alterations or repairs have been carried out and approved by the Company

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GENERAL ENDORSEMENT GE146 Deep Frying and Cooking Ranges Condition

General Endorsement Number	GE146
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following condition is added to the Property Damage Section Conditions and Business Interruption Section Memoranda and Computer All Risks Section Conditions and Contract Works Section Conditions where forming part of the Policy and operative

Deep Frying and Cooking Ranges Condition

- (a) All deep-frying apparatus at the Business Premises must be
 - (i) fitted with a thermostat that prevents the temperature of fat or oil rising above 205 degrees Centigrade or the manufacturers recommended temperature
 - (ii) securely fixed and free from contact with any combustible materials but any small counter top fryer where the maximum total oil capacity for all frying baskets (as stated by the manufacturer) does not exceed five litres does not need to be fixed
- (b) Where there is woodwork or other combustible material within one metre of deep frying apparatus it must be protected with metal or other non-combustible material
- (c) With regards to any commercial kitchen at the Business Premises
 - (i) all deep frying and cooking equipment including automated fire suppression systems must be installed and operated and maintained in accordance with the manufacturer's instructions
 - (ii) no deep frying or cooking equipment is left unattended or unsupervised whilst the heat source is operating
 - (iii) all hoods to cooking equipment and filters to the extraction units ducts must be cleaned at least once every seven days

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- (iv) all grease trays must be drained at least once every seven days
- (v) the entire length of all extraction ducts and flues (including any extraction fan blades) must be thoroughly cleaned by a specialist contractor at least once every six months and records and certificates of cleaning retained and made available to the Company on request
- (vi) At least one six litre wet chemical foam extinguisher (BS7939 compliant) and an approved fire blanket must be kept in the immediate vicinity of deep frying/cooking equipment

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENT

GE176 – European Union or European Community References - Clause Amendments

General Endorsement Number	GE176
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following amendments are made to the Policy:

1. In respect of General Condition – Jurisdiction where included and where there is reference to ‘the European Union’ stated in that general condition, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the European Union’.
2. In respect of Property Damage Section Cover - European Union and Public Authorities Clause (including Undamaged Property) where included and operative and where there is reference to ‘European Union Legislation’ stated in that Cover clause, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or European Union legislation’.
3. In respect of Property Damage Section Cover - European Community and Public Authorities Clause (including Undamaged Property) where included and operative and where there is reference to ‘European Community Legislation’ stated in that Cover clause, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or European Union legislation’.

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GENERAL POLICY ENDORSEMENT**GE144 – GDPR Amendments**

General Endorsement Number	GE144
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following amendments are made to the Policy:

- For purposes of this endorsement, the following is added to the General Definitions:
GDPR
GDPR means Regulation EU 2016/679 as it forms part of the laws of England and Wales, Scotland and Northern Ireland, and any applicable legislation, act or regulation adopted to enact the provisions of that Regulation, including any equivalent or subsequent legislation, act or regulation.
- The Data Protection part of General Exclusion Cyber Risk – Third Party is replaced with the following:
Data Protection
Contravention of the requirements of the GDPR which is committed or occasioned through the use of Cybermedia.
- The Data Protection Act 1998 Cover of the Public and Products Liability Section where forming part of the Policy is replaced with the following:
Data Protection
The Company will indemnify the Named Insured and at the request of the Named Insured any partner director or Employee of the Named Insured subject to the limit of liability stated in paragraph (e) below, in respect of their liability to pay Compensation for damage or distress only under Article 82 of the GDPR, including claimants' costs and expenses in connection with that claim for Compensation, and with the written consent of the Company:
 - reasonable defence costs and expenses incurred, and
 - the reasonable defence costs incurred relating to a prosecution brought under the GDPR in relation to a claim made by any person;Provided that:
 - a claim for Compensation is first made or a prosecution is first brought against the Named Insured during the Period of Insurance;

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- (b) the Named Insured has taken all reasonable care to comply with the requirements of the GDPR;
 - (c) the indemnity will not apply to:
 - (i) fines or penalties of any kind,
 - (ii) the cost of replacing reinstating rectifying erasing blocking or destroying data,
 - (iii) indemnify the Named Insured or any partner director or Employee of the Named Insured in respect of liability caused by or arising from a deliberate or intentional act or omission of any such party or person, the effect of which knowingly resulted in liability under the GDPR,
 - (iv) claims which arise out of circumstances notified to previous insurers or are known to the Insured and likely to give rise to indemnity under this Cover clause at the start of the Period of Insurance,
 - (v) liability for which indemnity is provided under any other insurance,
 - (vi) liability which arises as a result of the provision by the Named Insured in connection with the Business of services for the processing of data on behalf of a Third Party, or
 - (vii) liability which arises as a result of the recording or provision of data for reward or for determining the financial status of any person;
 - (d) in respect of each and every claim or claims arising from an Event under this Cover clause the Named Insured shall be liable for 10% of the cost of such claim or claims or £500 whichever is the greater; and
 - (e) the Company's limit of liability under this Cover clause shall not exceed £500,000 during any one Period of Insurance.
5. The Data Protection Act Exclusion 15. of the Professional Indemnity Section where forming part of the Policy is replaced with the following:
15. in respect of liability under the GDPR or similar legislation outside the United Kingdom.

Subject otherwise to the terms conditions and exclusions of the Policy.

GENERAL POLICY ENDORSEMENT**Johnsons Coach & Bus/Whittle Coach & Bus Policy Restriction**

General Endorsement Number	1
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

Cover in respect of the Named Insureds Johnsons Coach & Bus Travel and Whittle Coach & Bus Ltd is limited to the Property Damage, Business Interruption, Computer All Risks and Money Sections of this Policy only.

Cover provided under the Employers Liability, Public and Products Liability Sections shall not apply in respect of Johnsons Coach & Bus Travel and Whittle Coach & Bus Ltd.

Subject otherwise to the terms conditions and exclusions of the Policy.

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PROPERTY DAMAGE SECTION SCHEDULE

Policy Number UC TNP 5677193

Schedule Number 3

Effective Date 1st April 2026

Property Insured As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises code or Location code shown against the item of Property Insured and detailed in the List of Premises And Other Locations Schedule

Temporary Removal

The following limit applies to Property insured under Cover Clause 2 of this Section

	LIMIT
(a) For renovation repair service cleaning	£250,000

Section Deductible(s)

Damage other than as described below	£2,500
Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom	£2,500
Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons or earthquake	£2,500
Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal	£2,500
Damage caused by or consisting of subsidence or ground heave or landslip	£2,500
Damage to Motor Vehicles	£50,000

Section Premium £38,088.71

Optional Extension Clause(s) Money, Goods in Transit

The undernoted apply together with any attached Schedules/Specifications

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Schedule Issued Code TRV 0251 01.25 2142 03.09

Section Endorsement(s) 1, 2 & 3.

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PROPERTY DAMAGE SPECIFICATION

Policy Number UC TNP 5677193

Schedule Number 3

Effective Date 1st April 2026

Item No.	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1% (if applicable)	Premise(s)/ Location Code	Basis of Settlement
A.	Tenants Improvements	£154,675 (£134,500)	115	991	DAY 1
B.	Machinery Plant and All Other Contents	£2,290,800 (£1,992,000)	115	991	DAY 1
C.	Employers/Employees Tools	£276,000 (£240,000)	115	991	DAY 1
D.	Stock	£120,000		991	INDTY
E.	Stock of Fuel	£130,000		991	INDTY
F.	Own Static Vehicles - £9m First Loss Limit	£39,327,600		991	INDTY
G.	CCTV on Vehicles at Premises	£290,000		991	INDTY
H.	Destination Blinds at Premises	£50,000		991	INDTY
I.	Livery at Premises	£300,000		991	INDTY
J.	Rent Payable (12 Months IP)	£284,000		991	RENT
K.	Fuel Tanks	£62,500		991	INDTY
L.	Tools & Diagnostic Equipment (UK)	24,000		996	INDTY
M.	Computers & Laptops (UK)	£25,000		996	INDTY

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N.	EV Chargers (UK)	£15,000	996	INDTY
O.	Generator	£11,500	991	INDTY
P.	Bus Wash	£57,500	991	INDTY
Q.	Office Computer Equipment	£54,050	991	INDTY

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**PROPERTY DAMAGE SECTION
ENDORSEMENT**

Endorsement Number	1
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE**Trace and Access**

The insurance provided by this Property Damage Section extends to cover costs necessarily and reasonably incurred with the consent of the Company in locating the source of any escape of water from any fixed domestic water services or heating installation or escape of fuel oil or gas including subsequent repair to walls floors or ceilings provided

- 1) that the insurance under this Cover clause shall not apply in respect of the cost of repairs to any fixed domestic water services or heating installation
- 2) the Company's maximum liability under this endorsement shall not exceed £5,000 any one Event

Subject otherwise to the standard terms conditions and exclusions of the Policy

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**PROPERTY DAMAGE SECTION
ENDORSEMENT**

Endorsement Number	2
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE**Loss Prevention and Mitigation Expenditure**

The insurance provided by this Property Damage Section extends to cover the costs and expenses reasonably incurred by the Named Insured in

- a) preventing or mitigating Damage to Property Insured in the event of imminent Damage not otherwise excluded
- (b) preventing or mitigating further Damage not otherwise excluded to Property Insured in consequence of actual Damage to Property Insured not otherwise excluded

Provided that

- (i) the impending Damage was not reasonably foreseeable earlier and would be the natural outcome if such costs and expenses were not incurred and
- (ii) the costs and expenses so incurred did prevent or mitigate the Damage
- (iii) the Company's liability under this Cover clause is limited to £5,000
- (iv) where the same costs and expenses covered under this Cover clause are also covered elsewhere under the Policy payment shall only be made under one of the applicable Policy provisions

Subject otherwise to the standard terms conditions and exclusions of the Policy

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**PROPERTY DAMAGE SECTION
ENDORSEMENT**

Endorsement Number	3
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

In respect of Damage to Item F. Own Static Motor Vehicles under in the Named Insured's care, custody or control the maximum amount of the Company's liability under Property Damage Section is limited to £9,000,000 in respect of any one Event.

Definition of Event

Event means an occurrence or a series of occurrences consequent on or attributable to one source or original cause giving rise to indemnity under this Policy

Subject otherwise to the terms conditions and exclusions of the Policy

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**OPTIONAL EXTENSION CLAUSE
MONEY SCHEDULE**

Policy Number UC TNP 5677193
Schedule Number 3
Effective Date 1st April 2026

Part A –MONEY

	Limit
1. Used national insurance stamps, national savings certificates, premium savings bonds, franking machine impressions, VAT input documents, debit/credit/charge cards sales vouchers, luncheon vouchers, trading stamps, revenue stamps, crossed warrants comprising cheques, travellers cheques, bankers drafts, postal orders, money orders, national giro drafts, payment orders, securities for money stamped national insurance cards, war bonds, travel tickets, travel warrants, authenticated travel certificates, telephone paycards, customer redemption vouchers and bills of exchange	£250,000
2. Money other than as described in 1 above	
(a) on the Premises	
(i) during Business Hours	£25,000
(ii) not contained in approved locked safe or strongroom outside Business Hours	£1,000
(iii) contained in approved locked safe or strongroom outside Business Hours	£8,000
(b) in Transit	
(i) by own employees	£5,000
(c) in bank night safe	£5,000
(d) at director's partners or employees' dwellings	£1,000
(e) held by representatives	£1,000
(f) on contract or exhibition sites	£Nil

Part B – PERSONAL ACCIDENT (ASSAULT)

Contingencies	Benefit
Death	£15,000
Permanent loss of all sight in one or both eyes	£15,000

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Loss of one or more limbs	£15,000
Temporary total disablement	£100 per week (payable at four-weekly intervals)
Permanent and total disablement	£15,000

Section Deductible(s) – applicable to Part A only £1,000

Section Premium £202.95

Schedule Issued Code TRV 0251 01.25 2139 03.09

Section Endorsement(s)

**OPTIONAL EXTENSION CLAUSE
GOODS IN TRANSIT
SCHEDULE**

Policy Number	UC TNP 5677193
Schedule Number	3
Effective Date	1 st April 2026
Geographical Limits	Anywhere in Territorial Limits

This Optional Extension Clause Goods in Transit only applies in respect of Barnes Coaches Limited

Method of Conveyance

		Any One Loss Limit
A)	Carriage by vehicles owned or operated by Named Insured	
	Each Vehicle	£6,000
	Any one load or combination of loads at any one location	£6,000

Section Deductible(s)	£1,000
Section Premium	Included within main Property Damage Section premium
Schedule Issued Code	TRV 0251 01.25 2139 03.09
Section Endorsement(s)	None

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**COMPUTER ALL RISKS SECTION
SCHEDULE**

Policy Number UC TNP 5677193

Schedule Number 3

Effective Date 1st April 2026

Property Insured On Computer and Telecommunication Equipment Media and Ancillary Equipment as described in the items detailed below being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List Of Premises And Other Locations Schedule

Item No	Item Description	Sum Insured (Declared Value)	Day 1% (If applicable)	Premise(s)/ Locations Code	Basis of Settlement
A	Computer and Telecommunication Equipment Media and Ancillary Equipment				
1	Computer and Telecommunication Equipment Media and Ancillary Equipment	£190,900 (£166,000)	115%	991 and 996 in respect of portable computer equipment	DAY 1
B	Increase in Cost of Working				
2	Increase in Cost of Working	£Not Insured			
C	On Reinstatement of Data				
3	On Reinstatement of Data	£Not Insured			
D	On Reinstatement of Programs				
4	On Reinstatement of Programs	£Not Insured			

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Extensions

1	Removal of Debris	£10,000
2	Temporary Repairs and/or Expediting Costs	£25,000
3	Incompatibility of Computer Records	£25,000
4	Additional Property	£10,000
5	Additional Rental	£25,000
6	Accidental Discharge of Gas Flooding Systems	£10,000

**Indemnity
Period** 3 months

Section Deductible(s) £2,500

Section Premium £564.40

Schedule Issued Code TRV 0251-01.25 2135 03.09

Section Endorsement(s)

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**BUSINESS INTERRUPTION SECTION
SCHEDULE**

Policy Number UC TNP 5677193
Schedule Number 3
Effective Date 1st April 2026

Item Description	Maximum Indemnity Period (Months)	Sum Insured	Premise(s)/ Location Code	Basis of Settlement
Increase In Cost Of Working				
Increase In Cost Of Working – First Loss Limit £3m per Location	24	£27,000,000	991	ICW

Section Deductible(s) As per Property Damage Section

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BUSINESS INTERRUPTION SECTION SCHEDULE (continued)

Policy Number UC TNP 5677193

Schedule Number 3

Effective Date 1st April 2026

Section Extensions	Applicable	Percentage/SI
1. Prevention of Access	Y	£250,000
2. Public Utilities – Electricity	Y	£250,000
3. Public Utilities – Gas	Y	£250,000
4. Public Utilities – Telecommunication	Y	£250,000
5. Public Utilities – Water	Y	£250,000
6. Specified Supplier	N	
7. Specified Customer	N	
8. Unspecified Suppliers	N	
9. Unspecified Customers	N	
10. Infectious Diseases etc	N	
11. Transit	N	
12. Contract Sites	N	
13. Property Stored	N	
14. Loss of Attraction	N	
15. Exhibition Sites	N	
16. Exhibition Loss of Expenses	N	
17. Fines and Damages	N	
18. Bomb (Hoax or Actual)	N	

Optional Extension

None

Section Premium £10,530.00

Schedule Issued Code TRV 0251 01.25 2134 03.09

Section Endorsement(s) BI63, BI74

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**BUSINESS INTERRUPTION SECTION ENDORSEMENT
BI63 Material Damage Proviso Amendment**

Endorsement Number BI63

Policy Number UC TNP 5677193

Effective Date 1st April 2026

Named Insured The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following proviso is added to the Business Interruption Section Cover

Provided that where the insurance covering the interest of the Named Insured in the property against such Damage is not under this Policy but under another insurance then all conditions that apply to the Property Damage Section of this Policy will also apply to the Business Interruption Section

Subject otherwise to the terms conditions and exclusions of the Policy

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**BUSINESS INTERRUPTION SECTION ENDORSEMENT
BI74 – First Loss Limit**

Endorsement Number BI74

Policy Number UC TNP 5677193

Effective Date 1st April 2026

Named Insured The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Luckett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/Or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The following clause is added to the Business Interruption Section

In respect of Item Increased Cost of Working the maximum amount payable is limited to the First Loss Limit stated in the Business Interruption Schedule.

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**EMPLOYERS' LIABILITY SECTION
SCHEDULE**

Policy Number	UC TNP 5677193
Schedule Number	3
Effective Date	1 st April 2026
Limit of Indemnity	£10,000,000 Any one occurrence as stated in the Policy
Section Premium	£33,251.55
Schedule Issued Code	TRV 0251 01.25 2136 03.09
Section Endorsement(s)	EL05, EL15

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EMPLOYERS LIABILITY SECTION**EL05 – CORPORATE MANSLAUGHTER AND CORPORATE HOMICIDE ACT 2007
DEFENCE COSTS**

Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The Company will indemnify the Named Insured in respect of all costs of legal representation incurred with the Company's written consent for

1. the defence of any criminal proceedings or
2. in an appeal against conviction arising from such proceedings

brought against the Named Insured for an offence of corporate manslaughter or corporate homicide arising under the Corporate Manslaughter and Corporate Homicide Act 2007 (or any subsequent amending legislation thereof) committed or alleged to have been committed during the Period of Insurance in the course of the Business

Provided that

- (a) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- (b) the proceedings relate to the death of any Employee
- (c) the indemnity will not apply to
 - (i) proceedings consequent upon death resulting from any deliberate act or omission but this exclusion shall not apply where death is caused by the way in which the Business is managed or organised by the Named Insured and amounts to a gross breach of a relevant duty of care owed by the Named Insured to the deceased
 - (ii) fines or penalties of any kind
 - (iii) any circumstances where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- (d) the financial limit of the Company's liability under this extension to the Employers' Liability Section and any equivalent extension to the Public and Products Liability Section shall not exceed in the

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aggregate £1,000,000 in respect of all acts or omissions committed or alleged to have been committed during the Period of Insurance and shall be in addition to the amount of the Limit of Indemnity stated in the Section Schedule

- (e) for the avoidance of doubt where there is a Deductible stated in the Section Schedule (or any claim reimbursement amount instead of a Deductible otherwise agreed) it shall apply in respect of this extension and the amount of the Deductible or such claim reimbursement amount shall form part of the specified amount detailed in (d) above as the Company's limit of liability and such limit shall not apply in excess of the amount stated as the Deductible or claim reimbursement amount

Subject otherwise to the terms conditions and exclusions of the Policy

EMPLOYERS LIABILITY SECTION**EL15 – Pre-Claim Rehabilitation Costs**

Endorsement Number	EL15
Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/Or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

As from the effective date shown above the following Cover clause is added to Employers Liability Section – Cover

Definitions applicable to this Cover clause

If a term below is also defined in the General Definitions the definition below replaces the General Definition for the purposes of this Cover clause

Bodily Injury

Bodily Injury means bodily injury but shall not include bodily injury resulting from

- (a) mental injury or mental anguish and shock except where an Employee suffers a recognisable psychiatric injury as a result of
 - (i) directly witnessing an Event causing serious injury or death or
 - (ii) an Event which causes the Employee's to be in fear of serious injury or death
- (b) illness or disease
- (c) repetitive strain

Certified Absence

Certified Absence means absence from work for 7 or more continuous days (including Saturdays Sundays bank holidays and agreed absence from work including holidays and compassionate leave) certified by a registered medical practitioner

Rehabilitation Expenses

Rehabilitation Expenses means any expense incurred by the Service Provider in the provision of rehabilitation services with the written consent of the Company

Service Provider

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Service Provider means the provider of rehabilitation services agreed by the Company

Cover

The Company will indemnify the Insured in respect of Rehabilitation Expenses arising from accidental Bodily Injury sustained by an Employee

Provided that

1. the Bodily Injury was sustained during the Period of Insurance and arises from an Event within Great Britain Northern Ireland the Isle of Man or the Channel Islands and during the course of employment by the Named Insured in connection with the Business and whilst undertaking their normal working duties
2. the Event occurred at a single fixed time and place and during the Period of Insurance
3. the Bodily Injury results in a Certified Absence
4. the Bodily Injury is reported to the Company within 30 days of the date the medical practitioner signed the Certificate of Absence
5. the insurance under this Cover clause shall not apply in respect of Bodily Injury arising from and in consequence of an Event occurring whilst an Employee is travelling in or on or entering into or onto or alighting from a motor vehicle where indemnity is available from other insurance required by compulsory road traffic legislation
6. the acceptance by the Service Provider and the Company of any claim for rehabilitation services does not constitute a notification or acceptance of a circumstance which may give rise to a claim under any other Cover clause of the Employers Liability Section

Subject otherwise to the terms conditions and exclusions of the Policy

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**PUBLIC AND PRODUCTS SECTION
SCHEDULE**

Policy Number	UC TNP 5677193
Schedule Number	3
Effective Date	1 st April 2026
Limit of Indemnity	£10,000,000 as stated in the Policy
Section Deductible(s)	
£2,500	in respect of third-party property damage other than described below
Section Premium	£16,711.88
Schedule Issued Code	TRV 0251 01.25 2136 03.09
Section Endorsement(s)	PL59

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**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT
PL59 - CORPORATE MANSLAUGHTER AND CORPORATE HOMICIDE ACT 2007
DEFENCE COSTS**

Policy Number	UC TNP 5677193
Effective Date	1 st April 2026
Named Insured	The Coach Travel Group Ltd &/or Johnsons (Henley) Ltd T/as Johnsons Coach & Bus Travel &/or Whittle Coach & Bus Ltd &/or The Kings Ferry Ltd &/or H Lockett & Co. Ltd &/or Worthing Coaches Ltd &/or E. Clarke & Son (Coaches) Ltd &/or Coatham Tyre Centre Ltd t/as Coatham Coaches & Falcon Flight Link &/or Barnes Coaches Limited

ATTACHING TO AND FORMING PART OF THE ABOVE

The Company will indemnify the Named Insured in respect of all costs of legal representation incurred with the Company's written consent for

1. the defence of any criminal proceedings or
2. in an appeal against conviction arising from such proceedings

brought against the Named Insured for an offence of corporate manslaughter or corporate homicide arising under the Corporate Manslaughter and Corporate Homicide Act 2007 (or any subsequent amending legislation thereof) committed or alleged to have been committed during the Period of Insurance in the course of the Business

Provided that

- (a) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- (b) the proceedings relate to the death of any person other than an Employee
- (c) the indemnity will not apply to
 - (i) proceedings consequent upon death resulting from any deliberate act or omission but this exclusion shall not apply where death is caused by the way in which the Business is managed or organised by the Named Insured and amounts to a gross breach of a relevant duty of care owed by the Named Insured to the deceased
 - (ii) fines or penalties of any kind

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- (iii) any circumstances where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- (d) the financial limit of the Company's liability under this extension to the Public and Products Liability Section and any equivalent extension to the Employers' Liability Section shall not exceed in the aggregate £1,000,000 in respect of all acts or omissions committed or alleged to have been committed during the Period of Insurance and shall be in addition to the amount of the Limit of Indemnity stated in the Section Schedule
- (e) for the avoidance of doubt where there is a Deductible stated in the Section Schedule it shall apply in respect of this extension and the amount of the Deductible shall form part of the specified amount detailed in (d) above as the Company's limit of liability and such limit shall not apply in excess of the amount stated as the Deductible

Subject otherwise to the terms conditions and exclusions of the Policy