

**Endorsements attaching to and forming part of SME Policy  
issued by Mapfre Middlesea plc bearing policy number P87003686  
in the name of**

**Scouts Association of Malta and/or TSAM Limited and/or the respective Scout Groups of  
Malta and Gozo and/or the registered group scout leaders and/or any other interested  
parties each for their respective rights and interests**

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**Endorsement Number 1 /2017  
Refilling of Extinguishing Units**

It is agreed and understood that, subject to the terms, exceptions and conditions contained in the Policy or endorsed thereon the Insurer shall indemnify the Insured after a loss or damage covered under the conditions of Policy for the costs of refilling extinguishing equipment provided that the extinguishing agents had been used to put out a fire which would normally have been indemnified under the conditions of the Policy.

Provided that the liability of the Insurer under this extension does not exceed € 5,000 any one loss.  
Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 2 /2017  
Goods in Transit**

It is hereby declared and agreed that the insurance cover provided under this Policy is deemed extended to cover accidental loss or damage sustained to the Insured Property whilst in transit including its loading and unloading from the motor vehicle anywhere within the Maltese Islands by any vehicle owned or operated by the Insured subject to a limit of € 5,000 any one transit.

Cover provided under this extension specifically excludes:

1. loss or damage due to theft or any attempt thereat whilst the vehicle is left unattended other than during the course of loading/unloading of the Insured Property provided that the motor vehicle is locked and all security installations are made operative
2. loss or damage occurring whilst the motor vehicle is parked overnight unless the vehicle is locked in a securely locked garage of standard construction with doors and roof on incombustible materials.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Signed this 11 April 2017**

**Signed for and on behalf of  
Mapfre Middlesea plc**

**EXD: adrianac**

**Endorsement Number 3 / 2017**  
**Cover for Equipment**

It is hereby declared and agreed that cover for equipment, tents and the like insured under this Policy is extended to operate whilst the said equipment is set up in camping grounds around the Maltese Islands. Subject to a limit of € 7,000 in any one ground.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 4 / 2017**  
**Designation of Property**

For the purpose of determining where necessary the column item or heading under which any property is insured it is agreed by the Company to accept the designation under which such property has been entered in the Insured's books.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 5 / 2017**  
**Electrical Apparatus**

If any electrical plant or fittings shall be damaged by fire occasioned by self-ignition over-running excessive pressure short-circuiting self-heating or leakage of electricity the Company shall not be liable for loss in respect of the particular piece of plant or fitting which shall have caused the fire but it shall be liable for loss in respect of any other plant or fittings damaged or destroyed in consequence of the fire.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 6 / 2017**  
**Workmen**

Workmen are allowed in and about any of the described premises for the purposes of making new erections or alterations repair decoration plant installation general maintenance and the like without prejudice to the terms and conditions of this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Signed this 11 April 2017**

**Signed for and on behalf of**  
**Mapfre Middlesea plc**

**EXD: adrianac**

**Endorsement Number 7 /2017**  
**Non-Invalidation**

This insurance shall not be invalidated by any change of occupancy or increase of risk taking place in the described premises without the knowledge of the Insured provided that he shall immediately upon the same coming to his knowledge give notice thereof to the Company and pay such additional premium as may be required from the date of such increase of risk.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 8 /2017**  
**Breach of Warranties**

The warranties and Special Memoranda attached to this Policy shall apply to the items concerned individually as if each were insured by a separate Policy. The breach of warranty or Special Memorandum shall void the Policy only in respect of the item or items to which the breach applies and not in respect of the remaining items.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 9 /2017**  
**Waiver of Subrogation**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy, the Insurer shall waive all rights of subrogation arising out of loss or damage indemnifiable under the Policy which the Insurer may have against the landlords, officers, directors, agents, servants and employees using the insured item under a Contract of Hire with the Insured.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 10 /2017**  
**Property held in the care, custody and control**

It is hereby declared and agreed that Section 2 – Public and Employers' Liability is deemed to be extended to cover the Insured's legal liability arising from loss of or damage to third party property held in the care, custody and control of the Insured up to a limit of € 10,000 any one loss and in the annual aggregate.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Signed this 11 April 2017

Signed for and on behalf of  
Mapfre Middlesea plc

EXD: adrianac

**Endorsement Number 11 /2017**

**Conditions of Employment and Industrial Relations Act 2002 (Cap. 452)**

We will, subject to the terms, conditions, limitations and exceptions of this policy, indemnify you in respect of liability within the terms of any collective agreement or of any legal notice issued under the said Act for payment of wages during injury leave to employees in respect of injury caused during the period of insurance during the discharge of their duty. Provided that:-

- a. The full amount of any injury benefit entitlement under the terms of the Social Security Act 1987 shall be deducted from such payment
- b. Payment shall apply only to a continuous period of incapacity which shall not exceed 12 months from the date of injury subject to the Excess noted in the Schedule
- c. The injury is not due to contributory negligence on the part of the employee or contravention by him of any safety rules laid down by you as the employer.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 12 /2017**

**Extension for fairs, exhibitions, promotional activities, conferences, seminars and the like**

It is hereby declared and agreed that the Policy is deemed to be extended to cover any of the Insured Items whilst removed from Insured Premises noted in the Schedule during the Insured's participation in fairs, exhibitions, promotional activities, conferences, seminars and the like within the Maltese Islands including transits, loading and unloading.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 13 /2017**

**Food and Drink**

This Policy is extended to include liability for injury as within defined caused by food or beverages sold or supplied by the Insured at or from the premises or during an activity organised by the Insured.

Provided that the liability of the Company by this Extension shall not exceed the Limit of Indemnity described in the Schedule of this Policy, or as may be amended by subsequent Endorsements.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Signed this 11 April 2017**

**Signed for and on behalf of  
Mapfre Middlesea plc**

**EXD: adrianac**

**Endorsement Number 14 /2017**  
**Cross Liabilities**

If there is more than one Insured specified in the Schedule this Section shall apply separately to each one as if a separate policy had been issued to each but our total liability shall not exceed the Indemnity Limit.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 15 /2017**  
**Cover for Operations of Maintenance**

Notwithstanding anything contained in the Policy to the contrary, it is hereby declared and agreed that the insurance cover provided under this Policy is deemed extended to cover all Sums which the Insured shall become legally liable to pay for compensation in respect of accidental bodily injury to or illness of any person or accidental loss of or damage to material property directly arising out of operations of maintenance, refurbishment and alterations other than operations related to electrical, plumbing, structural and civil engineering works.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 16 /2017**  
**Car Park Liability**

It is hereby declared and agreed that the Company shall indemnify the Insured against all sums for which the Insured may become legally liable to pay for damages and/or injuries to third parties in connection to the provision of any car park facility irrespective of any property that is deemed to be in their care custody or control.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 17 /2017**  
**Liability Whilst Travelling Abroad**

The indemnity provided by this Policy is extended to include liability arising during temporary visits outside the Maltese Islands undertaken by the Insured in connection with Scout Group Activities.

This extension is subject to the Maltese Contract and Jurisdiction Clause and shall not apply to the United States of America and Canada.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Signed this 11 April 2017

Signed for and on behalf of  
Mapfre Middlesea plc

EXD: adrianac



**Endorsement Number 18 /2017**  
**Damage to Leased or Rented Premises**

The exclusion of property in your charge or under your control or that of any of your employees shall not apply in respect of damage to premises (or fixtures or fittings thereof) hired or rented to you provided that this extension shall not apply to liability in respect of:

1. Such damage if the liability is assumed by you under a tenancy or other agreement and would not have attached in the absence of such agreement
2. The first € 100 of such damage caused otherwise than by fire or explosion.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 19 /2017**  
**Scout Members/Volunteers**

It is hereby declared and agreed that for the purpose of this insurance, Scout Members and volunteers are deemed to be considered as third parties.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 20 /2017**  
**Warranty**

It is hereby warranted that all physical activities are supervised by registered leaders who have received the required training and who are over 18 years of age.

It is being agreed that training does not necessarily have to be MQF accredited but a leader needs to have training and experience in the area concerned. He/she should however be able to do a risk assesment and see if it is appropriate to continue holding the activity or not.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 21 /2017**  
**Liability to General Public**

It is hereby declared and agreed that the policy is extended to cover the general public whilst participating in activities organised by the Insured.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Signed this 11 April 2017

Signed for and on behalf of  
Mapfre Middlesea plc

EXD: adrianac

**Endorsement Number 22 /2017**  
**Tractor Liability**

It is hereby declared and agreed that the Company shall indemnify the Insured against all sums for which the Insured may become legally liable to pay for damages and/or injuries to third parties in connection with the use of one mechanical tractor insured under Section 1 of this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 23 /2017**  
**Geographical Area**

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon this insurance is deemed to be operative wherever in the Maltese Islands the Insured organises activities subject that each and every individual scout group has their own Public Liability policy.

This however excludes any liability arising out of or resulting from the individual scout group premises.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Endorsement Number 24 /2017**  
**Excluded activities**

It is hereby declared and agreed that cover under the above numbered policy excludes any liability arising out of flying/microlighting, scuba diving, jet skies and/or water skiing.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Signed this 11 April 2017

Signed for and on behalf of  
Mapfre Middlesea plc

EXD: adrianac