

29/09/26

Treak Cliff Cavern Ltd & Silver & Stone
Buxton Road
Castleton
HOPE VALLEY
S33 8WP

Dear Vicky

RE: COMMERCIAL COMBINED
POLICY NUMBER: CCAIEL251356/2026
RENEWAL DATE: 30/09/2027

I can confirm that you are insured under the above policy for Public/Products Liability and Employers Liability. The details of the cover are as follows:-

Public/Products Liability	£10,000,000
Employers Liability	£10,000,000
Renewal Date:	30/9/27
Premium Paid to date:	Yes

I trust that you will find this to be in order.

Yours sincerely

Richard

RICHARD BONSALL
HARMER HEALEY LIMITED

RENEWAL SCHEDULE

Commercial Combined



Insured Details

The Insured	Treak Cliff Cavern Ltd TA Silver & Stone	
Policy Number	CCAIEL251356/2026	
Correspondence Address	Buxton Road, Castleton, HOPE VALLEY, Derbyshire, S33 8WP	
Business Description	This is a family run business which has been established over 60 yrs. Trading as TREAK CLIFF CAVERN LTD which operates as a visitor attraction providing tours underground to see the varied rock formations and the veins of Blue John Stone and the mining of Blue John Stone.	
The Premises	Premises 1 TREAK CLIFF CAVERN LTD, Buxton Road, Castleton, HOPE VALLEY, Derbyshire S33 8WP	Premises 2 Silver and Stone, The Stones, Castleton, HOPE VALLEY, Derbyshire S33 8WX

Premium

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Period of Insurance

Period of Insurance	From 30.09.2026 to Midnight 29.09.2027
Reason for Issue:	Renewal
Policy Issue Date	29.09.2026
Effective Date	30.09.2026
Policy Wording Reference	Commercial Combined June 2022

The premium has been calculated on estimates given by the Insured. Sections 1 & 2 are adjustable as per the policy wording General Condition 'Adjustment of premium'.

This policy is provided and underwritten by MX Underwriting on behalf of insurers on a Non-Advised Sale basis. MX Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FRN: 514681).

Commercial Combined



[REDACTED]			[REDACTED] [REDACTED]
			[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]
[REDACTED]			[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED]	[REDACTED]
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED]	[REDACTED]
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED]	[REDACTED]
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED]	
[REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED]	
[REDACTED]			
[REDACTED]			
[REDACTED]		[REDACTED]	

1. Unless stated as 'Indemnity' or endorsed otherwise, the Basis of Settlement in respect of Items A & B is as detailed in Section 1, Special Extensions 2, Day One Basis (Non Adjustable) of the Policy Wording.
2. Subsidence as defined in Section 1 Special Extensions 3 is applicable to each Premises only as indicated by 'Y'
3. Where indicated as applicable, Subsidence is subject to a minimum excess of £5,000 each and every loss unless endorsed separately.

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Section 11 - Essential Business Legal	Operative
Limit of Indemnity	£ 100,000
Voucher Code: CCCFCF1FB3B8	
Contract and Debt Recovery not included	

ENDORSEMENTS (ALL)

Mining Condition
Quarrying Exclusion
Portable Heating Exclusion
Electrical Inspection Exclusion
Professional Indemnity Exclusion
Subjectivity Condition
EXTENSION: North American Jurisdiction Extension Clause (£2,500
PPE Endorsement
Waste/Pallet Storage Exclusion
Statement of Fact Condition

RENEWAL SCHEDULE

Commercial Combined



Mining Condition

It is a condition precedent to liability under this policy that any mining work is as disclosed to Insurers only and that the following conditions apply:

- 1) Stone is mined by the use of hand tools and power driven hand tools only.
- 2) Excludes any use of explosives.
- 3) Records of HSE confirmation that the level of hand mining and prospecting carried out is below the threshold that requires them to be regulated are kept.

Quarrying Exclusion

(Applicable to Sections 7B & 7C of the Policy)

This Policy does not indemnify the Insured in respect of any liability arising out of or in any way connected with quarrying

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Portable Heating Exclusion

GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:

The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind resulting from or in connection with the use of portable heating (including electric fan heaters, lighted petroleum gas and paraffin fuelled heaters) in operation on the Premises other than in office and canteen areas.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Electrical Inspection Exclusion

GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:

The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind if the Insured fails to maintain a valid IEE certificate in force at all times in respect of the Premises.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Professional Indemnity Exclusion

(Applicable to Sections 7B & 7C of the Policy)

Notwithstanding anything to the contrary herein the indemnity provided by this Policy shall not apply to legal liability arising by virtue of any negligence act error or omission malpractice or mistake committed or alleged to have been committed in the provision of professional services by or on behalf of the Insured

Professional services includes but is not limited to the preparation or approval of maps plans advice opinions reports computer programmes surveys drawings formulae designs or specifications and supervisory consultancy inspection engineering or project management services whether for a fee or otherwise

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Subjectivity Condition

This Policy is written subject to satisfactory compliance with all subjectivities within the timescales advised within the quotation document

If the Insured fails to comply with any of the subjectivities Insurers reserve the right to cancel this insurance giving not less than 30 days' notice in writing to the Insured or impose special terms and conditions and/or revise the premium rate

The Insured will have the right if such amended terms are not acceptable to cancel the Policy provided that notice of such cancellation is given in writing and within 30 days of the amended terms being given. The premium for the period from inception and until the effective cancellation will be calculated at pro rata of the amended terms.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

EXTENSION: North American Jurisdiction Extension Clause (£2,500)

(Applicable to Sections 7B & 7C of the Policy)

Where the Insured has requested an extension to the Operative Clause for indemnity to be granted in respect of any judgement, award or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement, award or settlement either in whole or in part), such extension is only granted subject to acceptance by the Insured of the conditions stated below as precedent to the granting of indemnity against such 'North American Jurisdiction'

In consideration of the granting of such indemnity, the Insured agrees to accept terms and exclusions in respect of any such judgement, award or settlement as follows

- a) The indemnity does not apply to awards or damages of a punitive or exemplary nature whether in the form of fines, penalties, multiplication of compensatory awards or damages, or in any other form whatsoever
- b) The indemnity does not apply to claims for or arising out of pollution or contamination of the atmosphere or of any water, land, buildings or other tangible property
- c) The Insurer shall not be liable for £2,500 each and every claim including costs and expenses

For the purpose of this sub-clause (c) 'claim' shall be deemed to include compensatory awards, claimants' costs, fees and expenses and associated Defence Costs

- d) The applicable Indemnity Limit will be inclusive of claimants' costs, fees and expenses and associated Defence Costs
- e) The indemnity does not apply to any operations domiciled in or operating from any country operating under the laws of the United States of America or Canada
- f) The indemnity does not apply in respect of any contractual undertaking or obligation assumed by the Insured to indemnify any Vendor of the Insured's Products as an additional party or Insured under this Policy

The issue of this clause is deemed to nullify the limitation imposed by exclusion 12 e) of Section C of the Policy

Subject in all other respects to the terms and Exclusions of the Policy which shall not be deemed in any way whatsoever to over-ride, modify or alter any of the specific terms and Exclusions applicable to this Extension Clause

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

PPE Endorsement

SECTION 7 EXCEPTIONS, Excepted Causes applicable to Parts A, B and C is amended by the addition of the following:
The Insurer shall not provide indemnity against liability caused by or arising from or contributed to by virtue of any injury, loss, Damage, claim, cost, expense or sum directly or indirectly arising out of or relating to the failure of any Employee(s) to use or wear personal protective equipment unless:

It is a condition of Section 7 - Part A of this Policy that

1. all Employees were made aware of the dangers of not using personal protective equipment;
2. personal protective equipment was provided to the Employee by the Insured;
3. a register was maintained, which demonstrates that Employees had received appropriate training and were fully conversant with the way in which to access such personal protective equipment.

All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply

Waste/Pallet Storage Exclusion

GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:

The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind resulting from or in connection with any combustible materials stored in the open unless, outside of Business Hours, such material is kept at least five meters from the Buildings.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Statement of Fact Condition

This Policy is written on the basis of the information supplied by the Insured and presented to the Insurer for quotation and used by the Insurer to calculate the premium and terms for the risk

In addition to this information supplied it is a condition of this Policy that the Insured supplies a signed and dated Statement of Fact within 30 days of commencement of cover

In the event of the failure by or on behalf of the Insured to produce the Statement of Fact within the period stated above Insurers will have the right to cancel the Policy by giving not less than 7 days notice in writing to the Insured The premium for the period from inception and until the effective cancellation will be calculated at pro rata

In the event that the Statement of Fact is different from the information originally supplied to Insurers the Insurers will have the right to amend conditions and premium or cancel the Policy. The Insured will have the right if such amended terms are not acceptable to cancel the Policy provided that notice of such cancellation is given in writing and within 30 days of the amended terms being given. The premium for the period from inception and until the effective cancellation will be calculated at pro rata of the amended terms

All other terms, conditions, exclusions and limitations in this Policy remain unaltered

Insurers

Section	Insurer	UMR
1 - Property Damage	Accredited Insurance (Europe) Limited	MXUW01/2024
2 - Business Interruption	Accredited Insurance (Europe) Limited	MXUW01/2024
3 - Business Equipment	Accredited Insurance (Europe) Limited	MXUW01/2024
4 - Money & Personal Accident Assault	Accredited Insurance (Europe) Limited	MXUW01/2024
5 - Goods in Transit	Accredited Insurance (Europe) Limited	MXUW01/2024
6 - Terrorism	Not Operative	-
7a - Employers' Liability	Chaucer Insurance Company DAC	B0621P33130726
7b & 7c - Public/Products Liability	Chaucer Insurance Company DAC	B0621P33130726
8 - Contractors All Risks	Not Operative	-
9 - Employee Fidelity	Not Operative	-
10 - Loss of Licence	Not Operative	-
11 - Essential Business Legal	ARAG Plc	-

Several Liability Notice

The subscribing Insurers' obligations under policies 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 obligations.

RENEWAL SCHEDULE



Commercial Combined

Complaints Procedure applicable to Sections: 1 Liability

We are authorised to handle complaints on behalf of Accredited Insurance (Europe) Ltd. If you wish to make a complaint, please contact the Complaints team directly at:

6th Floor
One America Square
17 Crosswall
London
EC3N 2LB
Telephone: 020 7977 4800
Email: complaints@specialistrisk.com

Once we receive your complaint, we will:

Try and resolve the complaint within 3 working days and write to you confirming if we have done so;

Acknowledge any formal complaints promptly;

Respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, we will write to you to explain why we have been unable to conclude the matter quickly. If we have been unable to resolve your complaint in eight weeks, we will write to you explaining the reason as to why this has not been possible.

We will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if applicable).

Financial Ombudsman Service

If you still feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service; the address is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0800 0234 567 (from landline)
Telephone: 0300 123 9 123 (from mobile)
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your statutory right to take legal action will not be affected.

Alternatively, should you wish to raise a complaint directly with Accredited Insurance (Europe) Ltd the contact details are:

Accredited Insurance (Europe) Limited 3rd Floor Development House St Anne Street Floriana FRN 9010 Malta Email: complaints@accredited-eu.com.

If you remain dissatisfied you have a right to refer your complaint to the Maltese Arbiter for Financial Services. Their contact details are set out below.

You may also be able to refer your complaint to: Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if you are not satisfied with our final response or we have not responded within fifteen (15) working days. You will have to pay EUR 25.00 at the time of making your complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Services

The Office of the Arbiter for Financial Services considers that a 'complaint' refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms 'person' does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit: <https://www.financialarbiter.org.mt/>

Complaints Procedure

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.
If You have any questions or concerns about the policy or the handling of a claim please contact Your broker through whom this policy was arranged.

If You wish to make a complaint in respect of your policy, You can do so at any time by referring the matter to:

Complaints Manager
GB Underwriting Limited
Little Braxted Hall
Little Braxted
Witham
CM8 3EU

If You wish to make a complaint in respect of a claim, You can do so at any time by referring the matter to:

Phil Humphreys
ICAS
Suite 12
57 Frederick Street
Birmingham
B1 3HS
Email : icasbirmingham@icas-uk.com

If You are a resident of the United Kingdom or a United Kingdom policyholder and remain dissatisfied after We have considered Your complaint, or You have not received a decision by the time We have taken eight (8) weeks overall to consider Your complaint, You can refer Your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a ?fixed line?, for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44(0)20 7964 1000

Fax Number: +44(0)20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

Alternatively, if You are a resident of the Republic of Ireland or a Republic of Ireland policyholder and remain dissatisfied after We have considered Your complaint, or You have not received a decision by the time We have taken eight (8) weeks overall to consider Your complaint, you can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin D02 VH29
Ireland

Telephone: +353 1 567 7000

Email: info@fspoi.ie

Website: www.fspoi.ie

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR schemes for Chaucer Insurance Company DAC are the Financial Ombudsman Service and the Financial Services and Pensions Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

The complaints handling arrangements above are without prejudice to Your rights in law.

Chaucer Insurance Company Data Protection Notice

Who we are

We are Chaucer Insurance Company DAC Your Insurer as named in Your Schedule. Our registered office is The Greenway, 112-114 St Stephen's Green, Dublin 2, D02 TD28, Ireland.

We provide insurance services to businesses and individuals. The services are provided indirectly through managing general agents, brokers and intermediaries.

We use the words Personal Data to describe information about You, and from which You are identifiable.

For the purpose of the General Data Protection Regulation (the GDPR), We are a data controller.

Please note that any information provided to Us will be processed by Us, Our underwriters and Our agents in compliance with the provisions of Data Protection legislation for the purposes of providing insurance and handling claims, if any, which may necessitate providing information to third parties.

We respect Your rights in respect of the data We hold on You. We will act without unnecessary delay in dealing with Your data access requests. In respect of the personal data We hold on You.

You have the right to access, erasure, rectification, restriction, portability and objection.

What Personal Information do We collect from You?

You may give Us Personal Data by corresponding with Us or through Our managing general agents, claims handling service providers, other intermediaries, brokers or agents, by phone, e-mail or otherwise. We ask You to disclose only as much information as is necessary to provide Our products or services or to submit a question/suggestion/comment in relation to Our website.

What information about You do We obtain from others?

We obtain the information You provide through Our managing general agents, claims handling service providers, brokers and/or intermediaries.

Chaucer Insurance Full Privacy Notice

Our full privacy notice explains in more detail the types of information We hold, how it is used, who We share it with and how long it is kept. It also informs You in more detail of the rights You have regarding Your Personal data. You can get this detail by viewing Our notice online at: www.chaucergroup.com/privacy-cookie-policy/ or if You are unable to access this website, details can be obtained by contacting The Data Protection Officer, Chaucer Insurance Company DAC, The Greenway, 112-114 St Stephen's Green, Dublin 2, D02 TD28, Ireland.

Regulatory Information

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: The Greenway, 112-114 St Stephen's Green, Dublin 2, D02 TD28, Ireland. (number 587682).

Chaucer Insurance Company Designated Activity Company UK Branch (No. BR019729) is a branch of Chaucer Insurance Company Designated Activity Company, authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority.

Complaints Procedure applicable to Sections: 3 Legal Expenses

Refer to the policy wording for Legal Expenses complaints procedure.

Certificate of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Policy Number: CCAIEL251356/2026
Name of Policyholder: Treak Cliff Cavern Ltd TA Silver & Stone
Including all subsidiary companies as advised to Chaucer Insurance Company DAC Except any specifically excluded below
Excluded Subsidiary Companies:
ELTO Reference: 673/T3283
Date of Commencement of Insurance: 30.09.2026
Date of Expiry of Insurance: 29.09.2027
Both days Inclusive

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by this policy is no less than £5,000,000.00 (See Note C)



Signed:
Neil Parkhurst
Underwriter - General Liability
On behalf of Chaucer Insurance Company DAC

Notes:

- A. Where the employer is a company to which regulation 3(2) of the Regulation applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- B. Specify applicable law as provided for in regulation 4(6) of the Regulations.
- C. See regulation 3(l) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Paragraph 2(b) does not apply and has been deleted.

Chaucer Insurance Company DAC (no. 587682) is registered in Ireland with its registered office at 112-114 St Stephen's Green, Dublin 2, DO2 TD28, Ireland and is authorised and regulated by the Central Bank of Ireland.

Chaucer Insurance Company DAC UK Branch (no. BR019729) is a branch of Chaucer Insurance Company DAC, and is subject to limited regulation by the Financial Conduct Authority (details about the extent of its regulation by the Financial Conduct Authority are available from us by request)

Employer's Liability Certificate ELCCR 04198