



**Certificate of Insurance
Effected Through
Vantage Underwriting**

Certificate No. : TOTAHC000632

Insured : HF Holidays Affiliated Rambling Clubs

This Certificate of Insurance is issued in accordance with authorisation granted under Contract by Tokio Marine HCC – International Group.

Several Liability Notice: The subscribing insurers' 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 obligations.

Insurers – Tokio Marine HCC – International Group

In consideration of the payment of the premium insurers will provide the insurance described in the Certificate subject to the terms and conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and insurers shall agree to accept the Premium.

This Certificate, the Schedule (including any Schedule issued in substitution) and any Endorsements shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears.

The Proposal or any information supplied by the Insured shall be incorporated in the contract.

Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

The due observance and fulfilment of the terms and conditions of this Certificate in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of insurers to make any payment under this Certificate.

In Witness Whereof This Certificate has been signed at **London** this the
29th October 2018

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Authorised Signatory