Financial Insolvency Insurance (FII) - Certificate of Insurance

Policy certificate number:	**EV2310UKFI0242**
Policyholder:	**Friends of Adventures Ltd**
Policyholder Address:	**12 Rowan Way, Clitheroe, BB7 9ZQ**
Insurer:	Evolution Insurance Company Limited. Registered in Gibraltar No. 88737 with a registered office at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.
Period of Insurance:	Valid for trips booked with the Policyholder and declared to the Insurer by the Policyholder between: 00.01hrs 1st October 2025 and 24.00hrs 30th September 2026 and subject to claims being submitted to the Insurer by the Policyholder no later than 30th September 2027
Sum Insured:	Up to but not exceeding the Level of Sum Insured Per Passenger as detailed in the **Premium and Sums Insured Schedule** in **Addendum 1** subject to a maximum total amount payable under this policy of **£50,000 in the aggregate.**
Premium:	As stated in Addendum 1.
Declaration Frequency:	Monthly in accordance with condition 5.
Administrator:	AVS (Atlas Voyage Secure), a trading name of All Seasons Underwriting Agencies Limited (ASUA) of Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ.
Sales Agent:	Towergate Insurance is a trading name of Towergate Underwriting Group Limited. Registered in England Company No. 4043759, Registered Office: 2 Minster Court, Mincing Lane, London, EC3R 7PD. Authorised and regulated by the Financial Conduct Authority.
Signed on behalf of Insurer:	S.R Jaynes.
Date:	19/09/2025

Evolution Insurance Company Limited is authorised and regulated by the Financial Services Commission in Gibraltar and authorised and subject to limited regulation by the Financial Conduct Authority (FCA) in the UK. Details about the extent of our authorisation and regulation by the FCA are available from us on request.

Addendum 1

Premium and Sums Insured Schedule

Financial Insolvency Insurance (FII)

Inception Premium*	
£1,500.00 plus IPT £180.00 = £1,680.00	
Level of Sum Insured up to p.p.:	**Gross Premium Per Person:**
£1,000	£18.00
£2,000	£36.00
£3,000	£54.00
£4,000	£72.00
£5,000	£90.00
£6,000	£108.00
£7,000	£126.00
£8,000	£144.00
£9,000	£162.00
£10,000	£180.00
£11,000	£198.00
£12,000	£216.00
£13,000	£234.00
£14,000	£252.00

NB: All Gross Premiums are subject to Insurance Premium Tax (IPT) at 12%.

*Inception premium is non–refundable - Monthly declarations will be reconciled against this initial premium until this credit is exhausted at which point the policyholder will be invoiced on a monthly basis for the additional premium required. The additional premium will be calculated at the quoted rate per passenger per level of indemnity..

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Friends of Adventure Ltd Cert Renewal Sept 25

Final Audit Report 2025-09-19

Created:	2025-09-19
By:	Underwriting Evo (underwriting@evo-insurance.com)
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"Friends of Adventure Ltd Cert Renewal Sept 25" History

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