

Schedule

Club Insurance



Protectivity Insurance, Belmont House, High Street, Lane End,
High Wycombe, Bucks, HP14 3ER. Tel: 01494 887909

Date of issue:
10/01/2017

Navaraj Ghale

61 The Chase
Guildford
Surrey
GU2 7UB
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	443900015055		
Binding Authority:	This insurance is written under contract number SC3342016377		
Wording:	LSL-A 0315 - WORDING - SCD / LSL-A 0315 - KEY FACTS - CSD		
Insured:	Sunrise Gurkha Sports Club		
Business:	Sunrise Gurkha Sports Club (a company limited by guarantee) is a non-profitable organisation that has been established with an aim to encourage active and healthy living lifestyle to all those living in our community through recreational activities and competitive sports for all age groups. We organise various indoor and outdoor sports and activities like football, basketball, volleyball, indoor table tennis hiking, Dance session ,camping and martial arts which is taught in accordance with World Taekwondo Federation Style (WTF). We tailor our sports and activities to best suit all age groups so that everyone feels inclusive and enjoys it equally		
Period of Insurance:	From:	16/01/2017	To: 15/01/2018
	Both dates inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that the cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the insurer and the insured .		
Covered Jurisdictions:	United Kingdom		

Liability Section		
Public Liability Sub-Section	Included	
Limit of Indemnity	£2,000,000.00	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£250,000	any one Occurrence and in the aggregate in respect of Cyber
Excess:	£250.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Product Liability Sub-Section:	Included	
Limit of Indemnity:	£2,000,000.00	any one Occurrence and in the aggregate
Excess:	£250.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	

Employers Liability Sub-Section	Not Included	
Limit of indemnity	Nil	any one Occurrence
	Subject to the following sub-limits with shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence in respect of Terrorism
	Nil	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Included	
Limit of Indemnity:	£1,000,000.00	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Confidentiality
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Copyright
	£250,000	any one Occurrence and in the aggregate in respect of Libel and Slander
Excess:	£100.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Retroactive Date:	16/01/2017	

Personal Accident Section		
Personal Accident Benefits:	Not Included	
	This policy will not pay more than the Capital Sum stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person	
Death:	Nil	
Permanent Total Disablement:	Nil	Any occupation
	Subject to the following percentage of Capital Sum payable which shall be part of and not in addition to the above limit:	
	Nil	Loss of Limb (one limb)
	Nil	Loss of Limb (two or more)
	Nil	Loss of Sight (one eye)
	Nil	Loss of Sight (both eyes)
	Nil	Loss of Limb & Loss of Sight
	Nil	Loss of Hearing (one ear)
	Nil	Loss of Hearing (both ears)
	Nil	Loss of Speech
Temporary Total Disablement:	Nil	Maximum. Subject to net weekly earnings not being exceeded
	Nil	Maximum Duration
	Nil	Deferment Period
Extension - Dental Expenses:	Nil	Subject to appropriate mouth protection being worn when participating in contact sports
	Nil	Excess
Hospital Daily Benefit:	Nil	
	Nil	Maximum Duration

Nil	Deferment Period
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Material Damage Section

Sports & Business Equipment:	Not Included				
Sum Insured:	Nil	Item Limit:	Nil	Excess:	Nil

Premium

Initial Purchase	£192.50	Including 10.00% Insurance Premium Tax
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Premium Breakdown

Public & Products Liability	£192.50	Including 10.00% Insurance Premium Tax
Employers Liability	£0.00	Including 10.00% Insurance Premium Tax
Professional Indemnity	£0.00	Including 10.00% Insurance Premium Tax
Personal Accident	£0.00	Including 10.00% Insurance Premium Tax
Material Damage	£0.00	Including 10.00% Insurance Premium Tax

Notification of Claims and Circumstances

To:	Claims Department Catlin Insurance Company (UK) Ltd. 20 Gracechurch Street London EC3V 0BG Email: james.good@xlcatlin.com
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Endorsements

Extensions Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to:	Discos / Live Music This policy does not apply to or include cover for or arising out of or relating to: any disco or live music event open to the public. Participant vs Participant - Contact Sports This policy does not apply to or include cover for or arising out of or relating to: any liability of the Insured or any person insured in respect of Injury and/or Damage suffered by one Participant and caused by another Participant whilst engaged in Contact Sports. For the purpose of this exclusion:; i. 'Participant' means any person engaged in an activity under the direction of the Insured or any person insured; ii. 'Contact Sports' means any sport or activity in which physical contact between players or participants is an accepted part of play. Pyrotechnics This policy does not apply to or include cover for or arising out of or relating to: any pyrotechnics (including fireworks or bonfires) unless conducted on behalf of the Insured by a specialist third party contractor who: i. uses a 'permit to work' system to ensure the safety of the operator and any spectators; and ii. holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £5,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force. Sub-Contractors This policy does not apply to or include cover for or arising out of or relating to: the work of any third party under contract or agreement with the Insured unless that

third party holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.

Additional Conditions

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

Coaching, Instruction, Supervision and Treatment - Qualifications

All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.

Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule.

Inflatable Equipment

Where bouncing castle or other inflatable equipment is used in connection with the Business, the Insured must:

- i. check all equipment for damage before use;
- ii. fully secure all equipment to the ground before use in accordance with the manufacturer's instructions;
- iii. ensure that all persons remove footwear before using the equipment;
- iv. ensure that no person over the age of 14 uses the equipment; and
- v. ensure that use of the equipment is supervised by a responsible adult (over 18 years of age) at all times.

Authorisation

Signed by:



Paul Jardine
Director
Catlin Insurance Company (UK) Ltd.

Date:

10/01/2017