

Schedule



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

Sports Business Insurance

Date of issue:
06/05/2016

Daniel Janowski

Active8 Minds
The Wren Centre
Unit 11E
Emsworth
Hampshire
PO10 7SU
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:	443900012571		
Binding Authority Number:	SC3342016377		
Wording:	LSL-A 0315 - WORDING - SCD / LSL-A 0315 - KEY FACTS - CSD		
Insured:	Active8 Minds		
Business:	Sport coaching before, during and after school. Sports camps during the holidays (daytime only). Community coaching with disabled, elderly and toddlers with parents. Pre school sports activities. Adult Circuit Training, Tag Rugby, Football, Tennis, Skipping, Multi-skills, Basketball & netball, Arts and crafts, Kwik Cricket, Childrens Tri Golf, Dodgeball (soft sponge balls), Movement to music with balls, Nutrition focus groups in schools, Scooter classes (children's), Aerobics, Pilates, Yoga , Dance. Also covers the business for key holder responsibility, if the school is unattended.		
Period of Insurance:	From:	02/06/2016	To: 01/06/2017
	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	£10,000,000.00	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:	£500.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Product Liability Sub-Section:	Included	
Limit of Indemnity:	£10,000,000.00	any one Occurrence and in the aggregate
Excess:	£500.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	

Employers Liability Sub-Section	Included	
Limit of indemnity	£10,000,000.00	any one Occurrence
	Subject to the following sub-limits with shall be part of and not in addition to the above limit:	
	£5,000,000	any one Occurrence in respect of Terrorism
	£5,000,000	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
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:	02/06/2016	

Material Damage Section

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

Notification of Claims and Circumstances

To:	Claims Department Catlin Insurance Company (UK) Ltd. 20 Gracechurch Street London EC3V 0BG Email: David.Pusiak@catlin.com Matt.Malone@catlin.com
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Endorsements

Extensions Cover under all individual policy Sub-Sections is subject to the following additional conditions:	[none]
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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:

Hazardous Activities

any of the following activities:

- i. Aviation Activities (including Ballooning, Hang Gliding, Micro Lighting, Parachuting, Paragliding, Parasailing, Parascending, Sky Diving and the like)
- ii. Bungee Jumping (including Reverse Bungee)
- iii. Caving
- iv. Climbing (Rock)
- v. Coasteering
- vi. Hang Gliding
- vii. Horse Riding
- viii. Landboarding
- ix. Motorised Sports (including Motor Cycles, Quad-Bikes, Go-Karts and the like)
- x. Motorised Water Sports (including Power Boating, Jet Skiing, Water Skiing and the like)
- xi. Mountaineering
- xii. Off Shore Activities
- xiii. Pot Holing
- xiv. Sand Yachting
- xv. Scuba Diving
- xvi. Skiing & Snowboarding (off-piste)

Participant vs Participant - Contact Sports

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.

Additional Conditions

Subject to all other terms and conditions of this policy, cover is extended as follows:

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.

Authorisation

Signed by:



Paul Jardine
Director
Catlin Insurance Company (UK) Ltd.

Date:

06/05/2016