

Schedule



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

Sports Business Insurance

Date of issue:
15/05/2020

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:	443900031981		
Binding Authority:	This insurance is written under contract number B0334SC3342020377		
Wording:	LSL-A 0419 - WORDING - SCD / LSL-A 0518 - SUMMARY - SCD		
Insured:	Active8 Minds After School Clubs Ltd		
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. 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:	02/06/2020	To: 01/06/2021
	Both dates inclusive local standard time at the Insured's address stated above.		
Jurisdiction:	United Kingdom		

Liability Section		
Public Liability Sub-Section:	Included	
Limit of Liability:	£10,000,000	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	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom	
Product Liability Sub-Section:	Included	
Limit of Liability:	£10,000,000	any one Occurrence and in the aggregate
Excess:	£500	Applicable to Injury and Damage
Defence Costs:	Included	

Occurrence Limit:	Combined		
Products sold in or supplied to:	United Kingdom		
Employers Liability Sub-Section	Included		
Limit of Liability	£10,000,000	any one Occurrence	
	Subject to the following sub-limits which 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 Liability:	£10,000,000	any one Occurrence and in the aggregate	
	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:	£0	Applicable to Defence Costs	
Defence Costs:	Included		
Occurrence Limit:	Combined		
Retroactive Date:	02/06/2020		

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

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium			
Total			

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

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	Hazardous Activities This policy does not apply to or include cover for or arising out of or relating to: any of the following activities:

additional exclusions.

This policy does not apply to or include cover for or arising out of or relating to:

- 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

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 including Basketball, Camogie, Floorball, Football (Soccer), Gaelic Football, Handball, Hockey, Lacrosse, Netball, Rugby (League and Union) and Water Polo.

Coronavirus Exclusion

It is understood and agreed that this insurance does not cover any loss, damage, liability, cost or expense of whatever nature directly or indirectly caused by, arising out of, contributed to by, or resulting from "COVID-19" or any mutation or variation thereof.

Additional Conditions

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

Coaching, Instruction, Supervision & Treatment

Coaching, Instruction, Supervision and Treatment - Qualifications

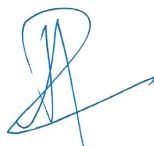
All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.

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.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Authorisation

Signed by:



Andy Brownsell
Director
Protectivity
Protectivity is a trading name of SportsCover Direct Ltd.

Date:

15/05/2020