

Policy Endorsement Schedule

Policy Number: PAR-23-0000596



General Information

The Insured	BRITISH AIKIDO BOARD AFFILIATED CLUBS AND AFFILIATED ASSOCIATIONS
Correspondence Address	POLE FARM HOUSE, LEYSTERS,, LEOMINSTER, HEREFORDSHIRE, HR6 0HP, UNITED KINGDOM
Risk Address	POLE FARM HOUSE, LEYSTERS,, LEOMINSTER, HEREFORDSHIRE, HR6 0HP, UNITED KINGDOM
Broker	ENDSLEIGH INSURANCE SERVICES LTD
Broker's Address	QUADRANGLE IMPERIAL SQUARE, CHELTENHAM, GL50 1PZ
Business Description	MARTIAL ARTS
Sports	Martial Arts
Period of Insurance	From 15/08/2023 to 14/08/2024, both days inclusive.
Endorsement Period	From 15/08/2023 to 14/08/2024, both days inclusive.

Public and Products Liability & Professional Indemnity

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257230W.

Public and Products Liability Limit of £10,000,000 any one Occurrence, but limited to £10,000,000 in the aggregate in respect of Products Liability. Indemnity

Professional Indemnity Limit of £10,000,000 any one Claims, but limited to £10,000,000 in the aggregate. Indemnity

Excess £250

Territorial Limits United Kingdom

Jurisdiction United Kingdom

Abuse Cover £2,000,000

Abuse Cover Retroactive Dates Please see Abuse Condition

Retroactive Date 15/08/2020

Junior Member Numbers 215

Senior Member Numbers 350

Non-Playing Members 87

Clubs 28

Associations 728

Employer's Liability

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257230W.

Limit of Indemnity £10,000,000 any one Occurrence.

Excess £Nil

Territorial Limits United Kingdom

Description Wageroll

Number Of Employees 1-10

Management Liability

Limit of Indemnity	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate.
Corporate Reimbursement	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate.
Excess	£250
Retroactive Date	15/08/2020
Territorial Limits	United Kingdom
Jurisdiction	United Kingdom
Clubs	1

Conditions and/or Endorsements

Change of Address

It is hereby noted and agreed that the address has been changed effective 15/08/2023 to the below:

Pole Farm House, Leysters, Leominster, Herefordshire, HR6 0HP

ABUSE EXTENSION

Retroactive Date:

Limit of indemnity:

A. 15/08/2020

A. £2,000,000 any one claim and in the aggregate

B. N/A

B. N/A

C. N/A

C. N/A

£1,000 each and every claim

This Extension is on a "claims made" basis. It only covers claims made You and notified to the Insurer during the Period of Insurance.

Operative Clause

Subject to the terms, conditions, definitions and exclusions of this Policy (other than as amended by this Extension), despite "Exclusions (what is not covered): 8", the Insurer agrees to Indemnify You against:

a) all sums which You become legally liable to pay as damages and claimant's costs and expenses arising out of Claims first made against You and notified in writing to the Insurer during the Period of Insurance;

b) all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You under paragraph a) above;

resulting from Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after the applicable Retroactive Date, provided that the Insurer's liability will not exceed:

i. the applicable Limit of indemnity stated in this Extension in respect of the applicable Retroactive Date; but not

ii. "Limit of indemnity A" stated in this Extension in respect of the aggregate of all claims first made against You and notified in writing to the Insurer during the Period of Insurance irrespective of Retroactive Dates.

Limitation

In respect of Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after "Retroactive Date C" which is not proven to have continued beyond "Retroactive Date B" the Insurer will Indemnify You against all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You and notified in writing to the Insurer during the Period of Insurance, but the Insurer will not Indemnify You against damages and claimant's costs and expenses.

Definitions

Abuse or Molestation means:

a) any physical, mental or emotional abuse including but not limited to harassment or bullying, voyeurism, invasion of privacy, mistreatment or maltreatment, neglect, any act of a sexual nature or any act undertaken with a sexual motive, or;

b) any situation where You had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental and/or emotional) of a victim and were in breach of that duty to protect those in Your care either through negligence or vicariously for the acts and/or omissions of Your Employees, Members or Volunteers.

Abuse does not include:

i. medical and/or physiotherapy and/or nursing malpractice or any error or omission in the provision medical and/or physiotherapy and/or nursing care or treatment.

Abuse which commenced or is alleged to have commenced after:

a) "Retroactive Date C" and which is proven to have continued beyond:

i. "Retroactive Date B", but ceased before "Retroactive Date A" will be treated as having commenced after "Retroactive Date B" and will be subject to "Limit of indemnity B";

ii. "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A";

b) "Retroactive Date B" and which is proven to have continued beyond "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A".

Abuser means the individual who committed or is alleged to have committed any Abuse or attempt at Abuse.

Exclusions

The Insurer will not:

1. Indemnify You for any liability for which You are entitled to indemnity under any other insurance.

2. Indemnify You for any liability arising from Abuse or attempt at Abuse which occurred or is alleged to have occurred before the applicable Retroactive Date specified in this Extension.

3. Indemnify You for any liability arising from any facts and/or circumstances, of which You had become aware before the commencement of the Period of Insurance, which a reasonable person in Your position would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy.

4. Indemnify any Abuser.

5. Indemnify You against;

a) any fines or penalties or the costs of defending criminal proceedings

b) punitive, exemplary, aggravated and/or multiple damages.

6. Indemnify You for any liability arising out of any failure to comply with procedural guidelines established by You concerning Abuse.

7. Indemnify any person who has or has been alleged to have:

a) authorised or permitted Abuse;

b) disregarded knowledge of Abuse;

c) had actual or constructive knowledge of Abuse and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse;

d) aided or contributed to or supported Abuse; or

e) intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse.

Conditions

1. You must bear the Excess (inclusive of costs and expenses in the defence or settlement of each claim) stated in this Extension

2. For the purpose of determining the Excess applicable to any Indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) at Abuse suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause. If there is more than one victim of Abuse by the same Abuser(s):

a) claims brought against You by each individual who suffered Abuse or attempt(s) at Abuse by the same Abuser(s) will be treated as separate claims and be deemed to have arisen out of separate original causes; but

b) all acts of Abuse or attempt(s) at Abuse by the same Abuser(s) suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.

3. You must give notice in writing to the Insurer as soon as is reasonably practicable after becoming aware of any circumstances that may give rise to a Claim or Claims. Please see "How to make a claim" on page 25 of this Policy.

The following are conditions of this insurance that You need to meet as Your part of this contract. If You do not meet these conditions, the Insurer may reject a claim payment or a claim payment could be reduced. In some circumstances Your insurance may not be valid.

4. You must ensure that You, Your Employees, Members and anyone acting under Your control in the course of Your Business comply with all statutory legislation and requirements for dealing with children and vulnerable adults.

5. You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

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a) claims brought against You by each individual who suffered Abuse or attempt(s) at Abuse by the same Abuser(s) will be treated as separate claims and be deemed to have arisen out of separate original causes; but

b) all acts of Abuse or attempt(s) at Abuse by the same Abuser(s) suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.

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5. You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

WEAPONS EXCLUSION

This policy excludes any liability arising from the use of any live blades or weapons.

Premium Summary

Public and Products Liability & Professional Indemnity	£0.00
Employers' Liability	£0.00
Management Liability	£0.00
Combined Net Premium	£0.00
IPT (12%)	£0.00
Administration Fee	£0.00
Combined Gross Premium	£0.00