

Schedule



Protectivity Insurance, Dovetail House, Wycombe Rd,
Stokenchurch, Bucks, HP14 3RQ. Tel: 01494 887909

Martial Arts Clubs & Associations Insurance

Date of issue:
03/11/2020

Mark Haynes

Wibdon Cottage
Stroat
Chepstow
Gloucestershire
NP16 7LN
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:	443900036999		
Binding Authority:	This insurance is written under contract number B0334SC3342020377		
Wording:	MAL-C 0120 - WORDING - SCD		
Insured:	Western Karate Union		
Activities:	Wado-Ryu		
Weapons:	None specified		
Business Established:	01/10/2004		
Business:	Association		
Period of Insurance:	From:	03/11/2020	To: 02/11/2021
	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:	£0	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:	£0	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Products sold in or supplied to:	United Kingdom	

Retroactive Date:	03/11/2020	
Employers Liability Sub-Section	Not Included	
Limit of Liability	Nil	any one Occurrence
	Subject to the following sub-limits which 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 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	
Trigger:	Claims Made	
Retroactive Date:	03/11/2020	
Directors & Officers Liability Sub-Section:	Included	
Limit of Liability:	£1,000,000	any one Occurrence and in the aggregate in respect of all insuring clauses and extensions, which limit includes the following aggregate sub-limits:
	£100,000	(a) Asset and liberty proceedings defence costs and expenses
	£25,000	(b) Public relations expenses
	£25,000	(c) Identity theft claim
	£100,000	(d) Employment practices wrongful act
Excess:	£250	Applicable to each and every claim
Territorial Limits: :	United Kingdom	
Trigger:	Claims Made	
Retroactive Date:	03/11/2020	

Personal Accident Section		
Personal Accident Section:	Included - Gold	
Operative Persons:	500 Members	
	This policy will not pay more than the Benefit stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person	
Death (Adult):	£50,000	
Death (Children under 16):	£2,000	
Permanent Total Disablement:	£50,000	Any occupation
(Loss of function)	Subject to the following amounts payable which shall be part of and not in addition to the above limit:	
	£50,000	Loss of Limb (one limb)

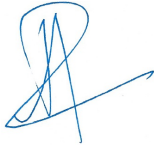
	£50,000	Loss of Limb (two or more)
	£50,000	Loss of Sight (one eye)
	£50,000	Loss of Sight (both eyes)
	£50,000	Loss of Limb & Loss of Sight
	£25,000	Loss of Hearing (one ear)
	£25,000	Loss of Hearing (both ears)
	£25,000	Loss of Speech
Loss of Income:	£100 per week	Maximum. Subject to net weekly earnings not being exceeded
	52 weeks	Maximum Duration
	14 days	Excess Period
Additional Travel Expenses:	£25 per week	Maximum. In the event of Loss of Income
	52 weeks	Maximum Duration
Broken Bones:	£500	Maximum
	£100	Leg, arm, hip, skull, collar or cheek bones
	£25	Finger, thumb or toe
Emergency Dental Expenses:	£100	£50 Excess
Hospitalisation:	£50 per 24 hours	
	21 Days	Maximum Duration
Medical Expenses and Physiotherapy Sessions:	£175	
Rehabilitaion and Retraining Expenses:	£5,000	
Claim Time Limit:	180 days	
Travel Accumulation Limit:	£1,000,000	
Occurrence Aggregate Limit:	£1,000,000	

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£1,974.32	£236.92	£2,211.24
Total	£1,974.32	£236.92	£2,211.24

Notification of Claims and Circumstances	
To:	Claims Department XL Catlin Insurance Company UK Ltd. 20 Gracechurch Street London EC3V 0BG Email: james.good@axaxl.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 additional exclusions. This policy does not apply to or include cover for or arising out of	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.

<p>or relating to:</p>	<p>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.</p>
<p>Additional Conditions Cover under all individual policy Sub-Sections is subject to the following additional conditions:</p>	<p>Coaching, Instruction, Supervision & Treatment</p> <p>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.</p> <p>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.</p> <p>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.</p>

<p>Authorisation</p>	
<p>Signed by:</p>	 <p>Andy Brownsell Director Protectivity Protectivity is a trading name of SportsCover Direct Ltd.</p>
<p>Date:</p>	<p>03/11/2020</p>