

Policy Number 1887226/HSLBD000168

RENEWAL SCHEDULE

INSURANCE DETAILS

Period of insurance :	From 12 July 2017 to 11 July 2018 (both days inclusive)
Date issued to insured:	13 June 2017
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	The Committee for the time being of Avon Outdoor Activities Club
Address :	c/o PJE Chartered Accountants Unit A 6 Clifton Road Clifton UNITED KINGDOM BS8 1AG
Additional insured's :	There are no Additional Insured's on this policy
Business description and activities :	Sports club undertaking setting club rules, ensuring adherence to club rules, disciplining members who fail to adhere to club rules, arranging suitable times and locations for club activities, promotion of club activities, arranging club events for members and fund raising purposes and the provision of instruction, coaching, training, tuition, supervision, advice and assessment in respect of Climbing, Scrambling, Hill Walking, Orienteering, Low-level Walking, Mountaineering, Canoeing, Kayaking, Sea Kayaking, Pool and River Kayak training sessions, Caving (less than 5% turnover), Sailing, Mountain Biking, Cycling, Surfing, Windsurfing, Coasteering, Canyoning, Rounders, Volleyball, Softball, Tennis, Camping, Abseiling, Via Ferrata and Social Events and participation in Climbing, Scrambling, Hill Walking, Orienteering, Low-level Walking, Mountaineering, Canoeing, Kayaking, Sea Kayaking, Pool and River Kayak training sessions, Caving (less than 5% turnover), Sailing, Mountain Biking, Cycling, Surfing, Windsurfing, Coasteering, Canyoning, Rounders, Volleyball, Softball, Tennis, Camping, Abseiling, Via Ferrata and Social Events
General terms and conditions wording :	11420 WD-HSP-UK-PSS-GTC(7e) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£2,258.93	Annual Tax :	£271.07	Total Insurance Premium :	£2,530.00
Administration fee:	£ 30.00			Final Total Due:	£2,560.00



Hiscox 1 Great St Helen's London EC3A 6HX



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Additional insured's are not applicable to any Management Liability Portfolio Section present on schedule



PUBLIC AND PRODUCTS LIABILITY

Section wording	11420 WD-HSP-UK-PSS-GTC(7e)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies.
Excess:	Nil
Excess applies to:	Each and every claim in respect of third party property damage.
Geographical limits	Worldwide
Applicable courts	European Union

Special Limits (included within and not in addition to the overall limit above)

Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
What is not covered	

Claims first brought in the USA are not covered

Endorsements	
6167.1	Public and products liability : retroactive date
6171.0	Sub-Contractors condition
999.0	Specific activities condition
999.1	Sailing activities condition

PROFESSIONAL INDEMNITY

Section wording	11420 WD-HSP-UK-PSS-SP(3d)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	any one claim excluding defence costs
Excess:	Nil
Excess applies to:	Each and every claim
Geographical limits	Worldwide
Applicable courts	European Union

Endorsements	
400.2	Retroactive Date: Business performed in the past

MANAGEMENT LIABILITY: TRUSTEES, DIRECTORS AND OFFICERS LIABILITY

Section wording	11417 WD-HSP-UK-PSS-DOT(8e)
Insurer	Hiscox Insurance Company Limited
Policy limit	£5,000,000
Limit applies to	in the aggregate including costs
Excess:	Nil
Excess applies to:	Each and every claims
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	European Union

Endorsements

705.4	Prior & Pending litigation date
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827.1	Directors & Officers retroactive date
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EMPLOYERS' LIABILITY

Section wording	11412 WD-HSP-UK-PSS-EL(6b)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	All claims and their defence costs which arise from the same accident or event
Geographical limits	Worldwide
Applicable courts	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special limits	(included within and not in addition to the overall amount insured above)
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Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers liability insurance – mandatory information required
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The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Public Liability clauses in full

6167.1 Public and products liability: retroactive date
 We will not make any payment for any claim or loss, other than any claim for **abuse or molestation**, arising from **your activities** performed before 01 January 1985

6171.0 Sub-contractors condition
 We will not make any payment for any claim or loss arising directly or indirectly from work undertaken on **your** behalf by any sub-contractor or consultant unless **you** have taken all reasonable steps to ensure that all sub-contractors or consultants working on **your** behalf have and maintain in force public liability insurance for an indemnity limit of not less than **your** limit of indemnity.
 We will not make any payment for any claim or loss where **you** fail to demonstrate to **our** satisfaction that **you** have complied with this requirement.

999.0 Specific activities condition
 We will not make any payment for any claims or loss arising directly or indirectly from the following activities: Windsurfing, golf, dry slope skiing, coasteering, canyoning, paintball and punting unless such activities are provided by third party activity providers who must carry their own insurance cover, having a Limit of Indemnity not less than £5,000,000

999.1 Sailing activities condition
 We will not make any payment for any claim or loss arising directly or indirectly arising out of, or in connection with sailing unless
 iii) An RYA or equivalent member with relevant experience hires and or captains the craft
 iv) Marine hull liability insurance is in place
 If at the time of any claim there is or but for the existence of this policy there would be any other insurance covering the same legal liability the indemnity will not apply except in respect of any amount beyond that which would have been payable under such other insurance had this policy not been affected.

Professional Indemnity clauses in full

400.2 Retroactive Date: Business Performed in the Past
 We will not make any payment for any claim or loss which arises from any your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 01 January 1985

999.0 Specific activities condition
 We will not make any payment for any claims or loss arising directly or indirectly from the following activities: Windsurfing, golf, dry slope skiing, coasteering, canyoning, paintball and punting unless such activities are provided by third party activity providers who must carry their own insurance cover, having a Limit of Indemnity not less than £5,000,000

999.1 Sailing activities condition
 We will not make any payment for any claim or loss arising directly or indirectly arising out of, or in connection with sailing unless
 i) An RYA or equivalent member with relevant experience hires and or captains the craft
 ii) Marine hull liability insurance is in place
 If at the time of any claim there is or but for the existence of this policy there would be any other insurance covering the same legal liability the indemnity will not apply except in respect of any amount beyond that which would have been payable under such other insurance had this policy not been affected.



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Management liability: trustees, directors and officers clauses in full

705.4	Prior & Pending Litigation Date
	Prior & Pending Litigation Date 12 July 2013

827.1	Directors' and Officers' retroactive date endorsement
We will not make any payment for any claim, loss or investigation based upon, attributable to or arising out of any wrongful act or employment practice wrongful act committed or attempted or alleged to have been committed or attempted before 01 January 1985	

Employers' liability clauses in full

3121.0	Employers liability insurance – mandatory information required
<p>You must provide us with the following information for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or c. The entity is not registered in England, Wales, Scotland or Northern Ireland. <p>You must inform us immediately of any changes to the above information. This information is required by us to enable compliance with mandatory regulatory requirements for Employers' liability insurance.</p>	

Endorsements- applicable to the whole policy

603.1	Commercial assistance and legal advice helpline
<p>This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:</p> <p>Employment Prosecutions Discrimination in the workplace Health & safety European law</p> <p>Helpline number: +44 (0)845 2703298 Helpline hours: 24 hours a day, 7 days a week</p> <p>This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.</p>	



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INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name Hiscox Underwriting Limited
Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom
Company registration Registered in England number 02372789
Status Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name Hiscox Insurance Company Limited
Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom
Company registration Registered in England number 00070234
Status Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name DAS Legal Expenses Insurance Company Limited
Registered address DAS House, Quay Side, Temple Back
Bristol
BS1 6NH
United Kingdom
Company registration Registered in England number 00103274
Status Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Complaints procedure

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your broker in the first instance:
Perkins Slade, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP.

Or by telephone on +44 (0) 121 698 8000
Or by email at sports@perkins-slade.com

If you have any questions or concerns about the terms of your cover or the decisions regarding the settlement of a claim, please contact Hiscox Customer Relations team at:
Hiscox Customer Relations, 3rd Floor, Mallard House, Kings Pool, 3 Peasholme Green, York, YO1 7PX.



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Or by telephone on +44 (0) 1904 681 198

Or by email at customer.relations@hiscox.com

Hiscox Customer Relations team will do all they can to put things right, but if you're still not satisfied, they will tell you how to take your case to the Financial Ombudsman Service in the United Kingdom.

For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

Claims contact information

If you need to make a claim you should contact your broker, Perkins Slade, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name Perkins Slade
Registered address Tricorn House
51-53 Hagley Road
Birmingham
B16 8TP

Telephone +44 (0) 121 698 8000

Fax +44 (0) 121 625 9000

Email sports@perkins-slade.com



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Team of the Year 2011

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: 1887226/HSLBD000168

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	1887226/HSLBD000168
1. Name of policyholder	Avon Outdoor Activities Club
2. Date of commencement of insurance policy	12 July 2017
3. Date of expiry of insurance policy	11 July 2018
	Both days inclusive

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
2. the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd



Notes:

(a)Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

Specify applicable law as provided for in regulation 4(6) of the Regulations.

See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Financial Conduct Authority



Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: 1887226/HSLBD000168
Insured: Avon Outdoor Activities Club

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Avon Outdoor Activities Club	c/o PJE Chartered Accountants Unit A 6 Clifton Road Clifton	BS8 1AG		Business does not have any paid employees

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

Employer name
Full address of employer including postcode
HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

All employees below PAYE threshold
Business registered outside England, Scotland, Wales or NI
The business does not have any employees