

Miss Katie Wiltshier PJE Chartered Accountants
Unit A
6 Clifton Road
Clifton
BS8 1AG

13 July 2022

Client ref:630692

Dear Miss Wiltshier

Sports Liability and Property Insurance Renewal

Insured: Avon Outdoor Activities Club
Renewal Date: 12th July 2022 **Please note there are No days of grace**

With reference to renewal of the above policy on the date shown we are pleased to offer renewal terms as follows.

Changes to Policy Terms –

Hiscox have made some important changes to your policy and documents. In respect of Buildings Contents Property Away & in Transit please note the Communicable Disease exclusion which has been added to the policy.

Premium

The Annual premium, based upon the cover and sums insured detailed below, is £3,403.10. The premium is inclusive of Insurance Premium Tax (IPT) at the current rate and an administration fee of £30

Cover	Limit of Indemnity	Excess	Premium
Public Liability	£5 million per occurrence costs in addition	Unlike other Liability policies there are no policy excesses	£2,253.66
Products Liability/Pollution	£5 million any one period costs inclusive		
Professional Indemnity	£5 million any one period costs in addition		
Management Liability	£5 million any one period costs inclusive		
Abuse	£2.5 million any one period costs inclusive		
Employers' Liability	£10 million		
Property	Sums insured as detailed on the Quotation Schedule	As detailed on the quotation schedule	£758.04
Insurance Premium Tax			£361.40
Administration Charge			£30.00
Total Payable			£3,403.10

Administration fee

This charge goes towards policy administration costs and, in the event of a claim, claims handling costs.

Optional Additional Covers

Hiscox are able to offer the following additional covers which we are very happy to discuss with you:

Additional Cover Options	Limit of Indemnity	Excess	Additional Premium (inclusive of IPT)
Commercial Legal Protection –provides access to professional commercial legal advice and representation and cover for legal costs including solicitors and barrister’s fees, court costs. Expenses for expert witnesses, accountants fees and also lost wages when attending court or a tribunal.	£100,000	£200	£26.00
Internet and Email - Protection in respect of the additional costs incurred following damage by hackers to your website computer system, or allegations of defamation or breach of intellectual property rights in your emails or website	£100,000	£250	£55.00
	£250,000		£83.00
Business HR - Provides an interactive website giving access to a variety of legally compliant HR documents and advice.	N/A	N/A	£63.00
Crisis Containment - covers your costs incurred to utilise the services of a public relations crisis specialist in relation to covered claims under any section of your Hiscox policy.	£25,000	Nil	£17.00
Terrorism	Quotations are available on request		

The following documentation is enclosed for your attention:

- **Renewal Schedule** To simplify the renewal process this year your policy schedule, which is valid for the forthcoming period of insurance subject to receipt of a satisfactory Renewal Confirmation Form. This details the sections of policy that you have selected, and any special terms in addition to those contained in your policy wording. The Schedule has been prepared in accordance with the information that we currently hold namely:

Risk Information

- Declared activities :
 - Mountaineering-- Climbing, Scrambling, Hill Walking, Orienteering, Low-level Walking, Mountaineering, River Canoeing, Kayaking, Sea Kayaking, Pool and River Kayak training sessions, Caving (less than 5% turnover), Sailing, Running, Mountain Biking, Cross Country Running, Cycling, Surfing, Windsurfing, Coasteering, Canyoning, Rounders, Volleyball, Softball, Tennis, Camping, Abseiling, Via Ferrata and Social Events, Running, canoeing, Stand up Paddleboarding, Skiing and Snowboarding
- The turnover does not exceed £100,000
- The wageroll does not exceed £0 and / or volunteer hours do not exceed 70 hours per week
- The number of declared members does not exceed 450
- Your continued affiliation to British Mountaineering Council
- Your continued compliance with the Sports and Recreation Statement of Fact
- Your continued compliance with the Property Statement of Fact
- There being no known incidents or circumstances that might give rise to a claim that has not already been reported to us

Abuse Cover

Your policy currently provides cover for Abuse, and this cover will automatically continue subject to your declaration that there are no incidents to report (as per the Sports & Recreation Statement of Fact)

Endorsements

We draw your attention to the following endorsements that apply to your policy - full details of the wordings may be found in the clauses in full section of your policy schedule. Those endorsements marked with an asterisk contain specific requirements that you must follow to avoid the policy being suspended or invalidated.

- 400.2 Retroactive Cover
- 603.1 Commercial Assistance and Legal Advice Helpline
- 705.4 Prior and Pending Litigation Date
- 827.1 Directors and Officers Retroactive Date

3121	EL Mandatory Information
6167.1	Public and Products Liability: Retroactive Date Specific activities condition Sailing activities condition
6166.1	Addition of Cover: Abuse or Molestation
6168.1	Public and Products Liability: Specific Abuse or Molestation Retroactive Date
6620	Minimum Security Condition
999.1	Flood Exclusion
6044	Storage Container Endorsement

If you do not understand or are unable to comply with these terms please contact us so we may discuss with your insurer.

Property

The sums insured as detailed on the Schedule being adequate to reflect your current requirements. The premium reflects increases under the buildings and contents sums insured in accordance with the nationally published indices

The premium reflects increases under the contents sum insured in accordance with the nationally published indices

- **Certificate of Employers Liability** - You must display a copy of the Employers' Liability Certificate where your employees can easily read it. Since 01 October 2008 you have been allowed to display your certificate electronically, provided your employees know how and where to find the certificate and have reasonable access to it
- **Important Provisions within your Policy Cover** – highlighting those terms in your policy which we consider to be key, and where appropriate, explaining what the consequences are if you are unable to comply with these requirements. If any of these terms are unacceptable, or if you feel that you do not properly understand any terms or the explanation of it which we have provided, please do contact us immediately. This will provide us with the opportunity to discuss it further with you, and where appropriate, to seek a solution with your insurers.
- **Important Information for Clients** – provides important information that is not included elsewhere.
- **Sports and Recreation Statement of Fact** - insurers require your agreement that all statements are true before agreeing to insure you.
- **Property Statement of Fact** – insurers require your agreement that all statements are true before agreeing to insure you.
- **Commercial Client Terms of Business Agreement** - clearly and concisely establishes the basis of our relationship with you and the services that we will provide as well as detailing the important practices and procedures which need to be followed by both of us in relation to our appointment as your agent

It is essential that you review the risk information above and Statements of Fact documentation and contact us immediately if any of the details are incorrect or you are unable to comply with the Statement of Fact, since any misrepresentation made by you may affect the premium/cover or the insurers' decision to offer cover.

- **Renewal Confirmation Form** – to be completed by you to confirm that there are no material changes to be notified and return together with your payment prior to renewal date. Details are included of the payment options available to you. If you wish to settle your premium by debit or credit card please do not send card details to us, to make a secure payment please simply call our cashier team on 01234 408800 or email them at cashiers@rkhgroup.com requesting a call back.
- **Invoice** – providing a breakdown of the premium due
- **Policy Wording** – contain full details of the cover, limitations and exclusions. These documents should be read in conjunction with your policy schedule and retained for your records.

How to renew your Insurance

Please read the following:

- Risk Information
- Important Provisions Guide
- Renewal Schedule and policy documentation - we advise you to examine any insurance documents we send you very carefully to ensure they meet with your requirements. If you believe they are incorrect please advise us immediately
- Sports and Recreation Statement of Fact
- Property Statement of Fact
- Commercial Client Terms of Business Agreement
- Important Information for Clients

Complete and return:

The Renewal Confirmation Form via email together with your payment prior to renewal date to ensure continuity of cover

If you have any queries, or if we can be of any further help, please do contact us immediately.

We look forward to continuing to provide your Sports Liability and Property Insurance for the forthcoming year and wish you a successful year ahead.

Yours sincerely

Sport & Entertainment
Telephone: 0121 698 8050

IMPORTANT NOTE FOR CLIENTS

We apologise for any inconvenience caused, however, due to current circumstances Howden employees are working remotely for the foreseeable future and as such the payments options available to you will be restricted to the following:

1. On-line via the Howden Pay website using a debit or credit card :
<https://online.howdengroup.com/howdenpay> [https://online.howdengroup.com/howdenpay]
2. By bank transfer (details are as referenced on your invoice)
3. Premium Finance via monthly instalments as noted on the Method of Payment table

CLAIMS ADVICE

Should you have need to make a claim under the policy, please contact our claims department immediately on 0121 698 8000. We will advise you of the necessary course of action.

You are required to report ANY incident that may give rise to an insurance claim particularly in cases involving personal injury, please refer to the incident Notification & Recording Guidelines

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

Additionally you are also required to comply with the amendments to the Ministry of Justice procedures which came into effect on 31st July 2013. These require disclosure of insurance details within 24 hours of contact by Third Party solicitors following an injury where you may be liable. Failure to comply with the revised procedures will result in a sharp increase in costs.

In order to achieve this, we ask that you notify Howden immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:

- any head injury that requires medical treatment [Doctor or Hospital].
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent].
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 6 years and longer where the incident involves a minor (guidance is 25 years or longer). Names and addresses of any possible witnesses should also be recorded. Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

SAFEGUARDING

Howden Sport, Recreation and Equine have produced specific guidance regarding the notification of circumstances of abuse and poor practice, to help you comply with insurer's terms and conditions.

Full details of this guidance can be found at:

<http://www.howden-sites.co.uk/uploads/documents/docs//Safeguarding-in-Sport-HUG-BJLLP.pdf>

If you have any queries about this or notification of circumstances and claims in general, please speak to your usual contact.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website [**www.hse.gov.uk/riddor**](http://www.hse.gov.uk/riddor)

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

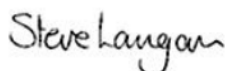
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	S23N2832
1) Name of policyholder	The Committee for the time being of Avon Outdoor Activities Club
2) Date of commencement of insurance policy	12th July 2022
3) Date of expiry of insurance policy	11th July 2023
	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

A handwritten signature in black ink that reads "Steve Langan".

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.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) 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	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation 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: S23N2832

Insured: The committee for the time being of 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	PJE Chartered Accountants Unit A 6 Clifton Road Clifton	BS8 1AG		Business doesn't 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:

1. Employer name
2. Full address of employer including postcode
3. 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

Policy Number 1887226/S23N2832

RENEWAL SCHEDULE

INSURANCE DETAILS

Period of Insurance :	From 12th July 2022 to 11th July 2023 (both days inclusive)
Date issued :	13th July 2022
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:	PJE Chartered Accountants Unit A 6 Clifton Road Clifton BS8 1AG
Additional Insured's:	There are no Additional Insured's on this policy
Business Description and activities:	<p>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 and participation in respect of:</p> <ul style="list-style-type: none"> • Mountaineering - Multi Activity - are Climbing, Scrambling, Hill Walking, Orienteering, Lowlevel Walking, Mountaineering, River Canoeing, Kayaking, Sea Kayaking, Pool and River Kayak training sessions, Caving (less than 5% turnover), Sailing, Running, Mountain Biking, Cross Country Running, Cycling, Surfing, Windsurfing, Coasteering, Canyoning, Rounders, Volleyball, Softball, Tennis, Camping, Abseiling, Via Ferrata and Social Events, Running, canoeing, Stand Up paddleboarding, Skiing and snowboarding
General terms and conditions wording :	<p>11422 WD-HSP-UK-PSS-GTC(8)</p> <p>The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below.</p>
Property definitions wording:	<p>11423 WD-HSP-UK-PSS-PD(5)</p> <p>Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below</p>

PREMIUM DETAILS

Annual premium:	£3,011.70	Insurance Premium Tax:	£361.40	Total Insurance Premium:	£3,373.10
Administration fee:	£30.00			Final Total Due:	£3,403.10

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

Sports and recreation insurance

PUBLIC AND PRODUCTS LIABILITY

Section Wording	11420 WD-HSP-UK-PSS-GL(9)
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 insured above)
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Criminal defence costs	£250,000 in the aggregate
Pollution defence costs	£250,000 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
	Specific activities condition
	Sailing activities condition
6166.1	Addition of Cover: Abuse or Molestation
6168.1	Public and Products Liability: Specific Abuse or Molestation Retroactive Date

PROFESSIONAL INDEMNITY

Section Wording	11421 WD-HSP-UK-PSS-SP(4)
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 Cover

MANAGEMENT LIABILITY: TRUSTEES, DIRECTORS AND OFFICERS LIABILITY

Section Wording	11417 WD-HSP-UK-PSS-DOT(9)
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 claim
Geographical limits	Worldwide
Applicable courts	European Union

Endorsements	
705.4	Prior and Pending Litigation Date
827.1	Directors and Officers Retroactive Date

EMPLOYERS' LIABILITY

Section Wording	11412 WD-HSP-UK-PSS-EL(7)
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 limit insured above)
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Criminal defence costs	£250,000
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Pollution defence costs	£5,000,000
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Endorsements	
3121	EL Mandatory Information

PROPERTY

Property – Buildings

Premises:	Avon Outdoor Activities Club Pixash Lane Keynsham Bristol BS31 1TP
Section Wording	11426 WD-HSP-PSS-PYB(3)
Insurer	Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured
Buildings - Standard Construction	£100	£2,315
Buildings - Non-Standard construction	£100	£0
Greens, pitches, courts and playing surfaces	£100	£0
Stands, scoreboards, floodlights and fencing	£100	£0
Rent receivable	£100	£0
Total Amount insured		£2,315
Excess applies to each and every loss		

Special excesses	
Subsidence, heave and landslip excess	£1,000 each and every loss
Subsidence, heave and landslip excess for greens, courts, pitches and playing surfaces including artificial surfaces	£2,500 each and every loss

Additional Cover: (in addition to the overall amount insured above)	
Trace and access:	£5,000 Total amount insured
Emergency services:	£5,000 Total amount insured
Loss prevention costs:	£25,000 Total amount insured
Additions to Buildings:	£50,000 Total amount insured

Inadvertent omissions:	£500,000 Total amount insured
Undamaged tenants improvements and betterments	£5,000 Total amount insured
Tree shrubs and plants:	£25,000 Total amount insured
Gardens	£5,000 Total amount insured
Discharge of oil	£25,000 Total amount insured

Endorsements	
999.1	Flood Exclusion

Property – Contents

Premises:	Avon Outdoor Activities Club Pixash Lane Keynsham Bristol BS31 1TP
Section Wording	11424 WD-HSP-UK-PSS-PYC(10)
Insurer	Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured
General contents – Standard Construction	£100	£579
General contents – Non Standard Construction	£100	£0
Stock of food drink alcohol and tobacco	£100	£0
Stock of sports equipment for sale	£100	£0
Swimming pool stock and equipment	£100	£0
Portable plant, machinery and machinery not subject to road traffic legislation used at the premises only	£100	£0
Total Amount insured:		£579

Excess applies to each and every loss

Additional Cover:	(in addition to the overall limit/amount insured above)
Additions to contents	£10,000 Total amount insured
Computer breakdown	£5,000 Total amount insured in the aggregate and applying across the Contents and Business interruption
Reconstitution of data	£5,000 Total amount insured

Reconstitution of other business documents	£5,000 Total amount insured
Costs following glass breakage	£5,000 Total sum insured
Lock replacement	£10,000 Total amount insured
Building damage by theft	£10,000 Total amount insured
Money in the business premises while open for business or in a locked safe.	£5,000 Total amount insured
Money in transit	£5,000 Total amount insured
Money at the home of any officer, committee member, partner, director or employee	£1,000 Total amount insured
Money at all other times	£1,000 Total amount insured
Money – non-negotiable instruments	£1,000,000 Total amount insured
Fraud and dishonesty	£25,000 Total amount insured
Personal assault – death	£10,000 per person
Personal assault – total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault – total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault – disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week, up to a maximum of 104 weeks
Personal effects	£5,000 Total sum insured
Metered water and fuel	£5,000 Total sum insured
Outdoor items	£5,000 Total sum insured
Refrigerated stock	£5,000 Total sum insured
Contents temporarily elsewhere	£20,000 Total sum insured
Exhibition stands and equipment temporarily elsewhere	£5,000 Total amount insured
Identity fraud	£10,000 Total sum insured

Endorsements	
6620	Minimum Security Condition
6044	Storage Container Endorsement
999.1	Flood Exclusion

Property – Contents

Premises:	Avon Outdoor Activities Club Purdown Tackley Road Bristol BS5 6UQ
Section Wording	11424 WD-HSP-UK-PSS-PYC(10)
Insurer	Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured
General contents – Standard Construction	£100	£579
General contents – Non Standard Construction	£100	£0
Stock of food drink alcohol and tobacco	£100	£0
Stock of sports equipment for sale	£100	£0
Swimming pool stock and equipment	£100	£0
Portable plant, machinery and machinery not subject to road traffic legislation used at the premises only	£100	£0
Total Amount insured:		£579

Excess applies to each and every loss

Additional Cover:	(in addition to the overall limit/amount insured above)
Additions to contents	£10,000 Total amount insured
Computer breakdown	£5,000 Total amount insured in the aggregate and applying across the Contents and Business interruption
Reconstitution of data	£5,000 Total amount insured
Reconstitution of other business documents	£5,000 Total amount insured
Costs following glass breakage	£5,000 Total sum insured
Lock replacement	£10,000 Total amount insured

Building damage by theft	£10,000 Total amount insured
Money in the business premises while open for business or in a locked safe.	£5,000 Total amount insured
Money in transit	£5,000 Total amount insured
Money at the home of any officer, committee member, partner, director or employee	£1,000 Total amount insured
Money at all other times	£1,000 Total amount insured
Money – non-negotiable instruments	£1,000,000 Total amount insured
Fraud and dishonesty	£25,000 Total amount insured
Personal assault – death	£10,000 per person
Personal assault – total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault – total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault – disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week, up to a maximum of 104 weeks
Personal effects	£5,000 Total sum insured
Metered water and fuel	£5,000 Total sum insured
Outdoor items	£5,000 Total sum insured
Refrigerated stock	£5,000 Total sum insured
Contents temporarily elsewhere	£20,000 Total sum insured
Exhibition stands and equipment temporarily elsewhere	£5,000 Total amount insured
Identity fraud	£10,000 Total sum insured

Endorsements	
6620	Minimum Security Condition

Property - Sports Equipment And Portable Property

Section Wording	7697 WD-HSP-UK-PSS-PYS(4)
Geographical limits	As specified below

Item Description	Excess	Amount Insured
Heavy sports equipment, including vaults, horse-boxes, targets, canoes, kayaks, weight lifting apparatus and assorted accessories whilst kept within the premises only	£100	£ 0
Portable electronic equipment, sports equipment including balls, bats, bows, pins, paddles, rods and reels, rackets, clothing, protective clothing, crash mats and assorted accessories - United Kingdom	£100	£ 10,000
Portable electronic equipment, sports equipment including balls, bats, bows pins, paddles, rods and reels, rackets, clothing, protective clothing, crash mats and assorted accessories - Worldwide	£100	£ 0
Heavy sports equipment, including vaults, horse-boxes, targets, canoes, kayaks, weight lifting apparatus and assorted accessories - United Kingdom	£100	£30,000
Heavy sports equipment, including vaults, horse-boxes, targets, canoes, kayaks, weight lifting apparatus and assorted accessories - Worldwide	£100	£0
Portable plant and machinery, including generators and similar equipment or any other equipment installed outdoors - United Kingdom	£100	£0
Portable plant and machinery, including generators and similar equipment or any other equipment installed outdoors - Worldwide	£100	£0
Cups, trophies and silverware – United Kingdom	£100	£0
Mountain rescue watercraft – United Kingdom	£100	£0
Mountain rescue watercraft - Worldwide	£100	£0
Total Amount insured:		£40,000
Excess applies to each and every loss		

Endorsements	
None	

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Public Liability clauses in full

6167.1	Public and Products Liability: Retroactive Date
<p>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 1st January 1985.</p>	
	Specific activities condition
<p>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</p>	
	Sailing activities condition
<p>We will not make any payment for any claim or loss arising directly or indirectly arising our of, or in connection with sailing unless .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 has this policy not been affected.</p>	
6166.1	Addition of Cover: Abuse or Molestation
<p>What is covered, Claims against you is amended to read:</p> <p>The following is deleted from What is not covered:</p> <p>If, as a result of your activities, any party first brings a claim against you during the period of insurance for: bodily injury or property damage occurring within the geographical limits; or personal injury or denial of access committed within the geographical limits; we will indemnify you against the sums you have to pay as compensation. This includes a claim against any employee, volunteer or member of yours when they are acting on your behalf in whatever capacity. If during the period of insurance, and as a result of your activities, any party brings a claim against you for bodily injury or personal injury arising from abuse or molestation, we will indemnify you against the sums you have to pay as compensation. This includes a claim against any employee or volunteer of yours when they are acting on your behalf in whatever capacity, although we will not in any event provide cover to any party who actually commits, condones or ignores any abuse or molestation.</p> <p>We will also pay defence costs but we will not pay costs for any part of a claim not covered by this section.</p> <p>15. abuse or molestation.</p> <p>The following is added to How much we will pay, special limits:</p> <p>Abuse or molestation</p> <p>For claims arising directly or indirectly from abuse or molestation, the most we will pay is £2,500,000 for the total of all such claims and their defence costs during the period of insurance.</p>	

6168.1	Public and Products Liability: Specific Abuse or Molestation Retroactive Date
<p>We will not make any payment for any claim for abuse or molestation arising from your activities performed before 1st January 1985.</p>	

Professional Indemnity clauses in full

400.2	Retroactive Cover
<p>We will not make any payment for any claim or loss which arises from any of your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 1st January 1985.</p>	

Management Liability clauses in full

705.4	Prior and Pending Litigation Date
<p>Prior & Pending Litigation Date 1/1/85</p>	

827.1	Directors and Officers Retroactive Date
<p>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 1st January 1985</p>	

3121	EL Mandatory Information
<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>	

Property clauses in full

6620	Minimum Security Condition
<p>We will not make any payment for theft of any insured property from any shed, garage or outbuilding unless:</p> <ol style="list-style-type: none"> 1. the shed, garage or outbuilding is secured with a closed shackle padlock or a mortice deadlock conforming to or superior to BS3621; and 2. the insured property is completely out of sight within the shed, garage or outbuilding; and 3. the theft is a direct result of violent or forcible entry to or exit from the shed, garage or outbuilding. <p>The most we will pay for theft of any insured property from any shed, garage or outbuilding is limited to £15,000.</p> <p>We will not make any payment for damage unless the physical security measures at the business premises comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:</p> <ol style="list-style-type: none"> 1. The final exit door is secured by: <ol style="list-style-type: none"> a. a mortice deadlock conforming to or superior to BS3621; or b. a rim automatic deadlock conforming to or superior to BS3621; or c. a key operated multi-point locking system having at least three locking bolts. 2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by: <ol style="list-style-type: none"> a. a locking device specified in 1 above; or b. by two key operated security bolts to engage the door frame. 3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by: <ol style="list-style-type: none"> a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism. 4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are: <ol style="list-style-type: none"> a. secured by means of a key-operated locking device; or b. permanently screwed shut. <p>Please note:</p> <ol style="list-style-type: none"> (i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and (ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either: <ol style="list-style-type: none"> a. fixed round or square section solid steel bars not more than 10 cm apart; or b. fixed expanded metal, weld mesh or wrought ironwork grilles; or c. proprietary collapsible locking gate grilles. 	

999.1	Flood Exclusion
<p>We will not make any payment for damage directly or indirectly caused by flood.</p>	

6044	Storage Container Endorsement
<p>Storage container shall mean a self contained storage container made of steel, with locking bars and catches, and an anti theft padlock box.</p> <p>We accept that you store contents in storage containers at this address.</p> <p>The most we will pay for damage to contents from any one storage container is £30,579</p> <p>The most we will pay for damage to contents stored in all storage containers is £ 30,000</p> <p>We will not make any payment for damage to contents stored in storage containers unless:</p> <ol style="list-style-type: none"> i. you have ensured that the container is secured with a closed shackle padlock; and ii. the damage involved forcible and violent entry to the storage container. 	

Clauses 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. 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> <ul style="list-style-type: none"> <input type="checkbox"/> Employment <input type="checkbox"/> Prosecutions <input type="checkbox"/> Discrimination in the workplace <input type="checkbox"/> Health & safety <input type="checkbox"/> European law <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>	

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

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

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:

Howden, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP.

Or by telephone on +44 (0) 121 698 8000

Or by email at sports@howdengroup.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.

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, Howden, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name	Howden
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@howdengroup.com

IMPORTANT PROVISIONS GUIDE

Important Provisions within your Policy Cover

We have enclosed this guide to highlight those terms in your policy which we consider to be key, and where appropriate, explaining what the consequences are if you are unable to comply with these requirements. Our aim is to ensure that you fully understand the obligation which you have under your insurance policy thereby reducing the possibility of a claim being declined by insurers on the grounds that you have not acted, or have failed to act, in accordance with these important obligations.

Most of the provisions are either warranties or conditions of the policy, but there are also some important exclusions to the risks covered so we are drawing those to your attention as well.

If any of these terms are unacceptable, or you are unable to comply with any condition precedent or any warranty, or if you feel that you do not properly understand any term or the explanation of it which we have provided, please contact us immediately. This will provide us with the opportunity to discuss it further with you and, if appropriate, to seek a solution with your insurers.

Warranties

Warranties are important provisions contained in the policy and must be exactly complied with at all times. Breach of a warranty may suspend the policy. Insurers may have no liability to pay losses occurring or attributable to something happening during any such period of suspension. The period will continue until the breach has been remedied (if it is capable of remedy). A warranty may exist in the policy using other terminology and without reference to the word 'warranty'

Conditions Precedent

Please also take particular note of any conditions precedent that appear in the policy. If a condition precedent to the validity of this policy or the commencement of the risk is not complied with, the insurer will not come on risk. If a condition precedent to the Insurer's liability under this policy is not complied with, the insurer may not be liable for the loss in question. A condition precedent may exist in the policy using other terminology and without reference to the words 'conditions precedent'

Subjectivities

The policy cover may be granted by insurers subject to certain requirements whereby failure to comply may result in cover not being in place depending on the nature and consequences of the subjectivity. Where we highlight any subjectivities please contact us immediately if you are unsure as to the meaning and/or provisos of subjectivities, or are unable to comply.

Liability

Your Principal Policy Exclusions

- ❖ Loss of or damage to your own Property
- ❖ Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- ❖ Medical malpractice (except for first-aid provided which is included)
- ❖ Deliberate, dishonest, criminal or reckless acts
- ❖ Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- ❖ Restricted cover in respect of USA/Canada as defined in your policy schedule
- ❖ Membership, prior to the most recent date of joining
- ❖ Contractual terms which go beyond the duty of care you owe at common law
- ❖ War and terrorism
- ❖ Asbestos risks

In addition we draw your attention to the specific **conditions**, **warranties** and **exclusions** which apply to your policy cover as shown under the sections of cover selected. The full clause wording can be found within the Policy Schedule

A complete list of exclusions can be found in the policy wordings.

Conditions – where cover is shown as insured in your policy schedule

- General Terms and Conditions
 - General Conditions
 - Page 3 – General Condition 1. Presentation of the risk
 - Page 3 – General Condition 2. If you fail to make a fair presentation

- Page 3 – Change of circumstances
- Page 3 – If you fail to notify us of a change of circumstances
- Page 4 – Reasonable precautions
- Page 4 – Premium payment
- General Claims Conditions – Page 5 - Your obligations
- Public and products liability
 - Page 5 Your obligations
 - Page 5 Correcting problems
- Employers Liability
 - Page 3 Your obligations
- Professional Indemnity – Page 3 Your obligations
- Management Liability – Page 8 Your obligations

Basis of Cover

It is important that you understand that the covers detailed on the policy schedule, with the exception of Employers Liability (and Commercial Assistance & Legal Helpline) are provided on a “claims made basis and as such it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise right to indemnity under this insurance will be forfeited

Property

Your Principal Policy Exclusions – where cover is shown as insured in your schedule

Buildings

- damage caused by wear and tear or gradually operating cause
- storm or flood to gates or fences
- damage caused by subsidence to greens, courts, pitches or playing surfaces on a new for old basis. A deduction for wear and tear is made where such playing surfaces are more than a year old;
- any damage to the building while unoccupied, unless you notify us immediately of the unoccupancy.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease

Contents

- damage caused by wear and tear or any gradually operating cause;
- theft from an unattended vehicle between the hours of 9am and 6pm unless the item is out of sight in a locked compartment; theft from an unattended vehicle between the hours of 6pm and 9am unless the vehicle is within a securely locked garage or secured compound;
- theft or attempted theft at the business premises unless it involves violent or forcible entry into or exit from a securely locked building;
- damage to stock caused by storm or flood unless the stock is kept within the business premises in secure racking at least 15cm above the floor;
- loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

Sports equipment and portable property

- theft from your business premises is excluded unless it involves entry or exit by forcible or violent means;
- damage to sports equipment being cleaned, treated, tested, commissioned, serviced, maintained, renovated, restored, repaired, inspected or worked on;
- losses by fraud or dishonesty;
- deliberate damage to or neglect of your sports equipment;
- damage to sports equipment where misuse, inherent defect, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials has occurred.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

Business interruption

- the first seven days of any interruption to your activities if the interruption is due to the loss of use of a purpose built sports facility used for the purposes of your activities.
- any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises.

In addition we draw your attention to the specific **conditions, warranties** and **exclusions** which apply to your policy cover as shown under the sections of cover selected. The full clause wording can be found within the Policy Schedule
A complete list of exclusions can be found in the policy wordings.

Conditions – where cover is shown as insured in your policy schedule

- General Terms and Conditions
 - General Conditions
 - Page 3 – General Condition 1. Presentation of the risk
 - Page 3 – General Condition 2. If you fail to make a fair presentation
 - Page 3 – Change of circumstances
 - Page 3 – If you fail to notify us of a change of circumstances
 - Page 4 – Reasonable precautions
 - Page 4 – Premium payment
 - General Claims Conditions – Page 5 - Your obligations
 - Buildings –Page 4 Your obligations
 - Contents - Page 5 – Your Obligations
 - Property Sports Equipment – Page 3 – Your Obligations
- Property Business Interruption – Page 4 – Your Obligations

IMPORTANT INFORMATION

Regulatory Statement

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875.
Registered Office: One Creechurch Place, London, EC3A 5AF

Duty of Fair Presentation of risk

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

If you are not sure whether a fact is material, you should disclose it. Please contact us immediately for assistance if you do not fully understand your duty of disclosure, if you are unsure whether information may be material or if it comes to your attention that you may have not disclosed full and accurate information.

Client Terms of Business Agreement

Please find attached our Commercial Client Terms of Business Agreement.

The intention of our Agreement is to clearly and concisely establish the basis of our relationship with you and the services that we will provide as well as detailing the important practices and procedures which need to be followed by both of us in relation to our appointment as your agent.

We wish to draw your attention to those sections specifically highlighted in:

- Section 1, the terms of our Agreement will apply to all dealings between you and us with immediate effect, until and unless we send you a further revised agreement.
- Section 3, highlights the Duty of Fair Presentation and the requirements contained within. This places a duty on you to make a fair presentation of the risk to the insurer.
- Section 5, Confidentiality and Data Protection - As part of the work done to ensure our compliance with the General Data Protection Regulation which came into effect in May 2018, we have updated our Agreements to include reference to our, and your, obligations under this new framework.
- Section 10, particularly the Limitation of Liability provision.

The terms of our Commercial Terms of Business Agreement will apply to all dealings between you and us with immediate effect, until and unless we send you a further revised agreement. If you have any questions regarding our Commercial Terms of Business Agreement do not hesitate to contact us.

Nature of Sale

We have presented this quote to you on an advised sales basis. This means that we will have provided you with advice and/or a recommendation in relation to the quote presented, and will have only presented to you those which we consider to best meet your demands and needs. Such advice and/or recommendation shall be based on our understanding of your insurance requirements, based on the information that you have provided to us.

Statement of Demands and Needs

This statement details important information, which you should consider when determining if the policy satisfies your insurance requirements, and should be read in conjunction with our Client Agreement

Your insurance requirements (demands and needs)

From the information, we currently hold on file we have identified your demands and needs as those looking for:

If General Liability Cover Insured

- Public and products liability insurance meets the demands and needs of those who wish to protect themselves against any party bringing a claim against you for bodily injury or property damage occurring during the period of insurance

If Employers Liability Cover Insured

- Employers' liability insurance meets the demands and needs of those wishing to protect themselves against claims brought against them for bodily injury by an employee in the course of their employment or volunteer whilst carrying out tasks on behalf of the organisation

If Professional Indemnity Cover Insured

- Professional indemnity insurance meets the demands and needs of those providing a service who wish to protect themselves against claims for negligence, breach of a duty of care, failure in a duty of education or failure in a duty to supervise arising from the provision of their business activities

If Management & Trustee Liability Cover Insured

- Directors' and trustees' liability insurance meets the demands and needs of an organisation that wishes to protect themselves against claims brought against their directors, partners, trustees, committee members or officers for any breach of duty.

If Buildings Cover or Contents Cover or Sports and Portable Equipment Cover

- Property damage insurance meets the demands and needs of those who own property and wish to protect against accidental physical loss of or damage to tangible property used in connection with their insured activities

Your specific demands and needs

Prior to providing you with a renewal quote, you have not made us aware of any changes to your demands and needs to those you provided to us last year. We have assumed, therefore that they remain the same as last year. If you feel your circumstances, insurance requirements or any other demands and needs have changed, please let us know immediately.

Our recommendation

We continue to recommend this policy to you because it meets all of your demands and needs detailed above in that it provides you with protection for:

If General Liability cover Insured

- Public Liability insurance - in respect of any party bringing a claim against you for bodily injury or damage to third party property.

If Employers Liability Cover Insured

- Employers Liability insurance - in respect of claims brought for bodily injury by an employee in the course of their employment

If Professional Indemnity Cover Insured

- Professional Indemnity insurance - in respect of claims brought for negligence, breach of duty of care, failure to educate or failure to supervise

If Management & Trustee Liability Cover Insured

- Management Liability insurance - in respect of claims brought against your directors, trustees, senior managers, committee members or officers arising from their decisions or actions taken or breach of duty whilst managing the organisation

If Buildings Cover or Contents Cover or Sports and Portable Equipment Cover Insured

- Property insurance - in respect of claims for accidental physical loss or damage to tangible property used in connection with your business activities

which are based on the information you have supplied, as well as the type, scope and level of cover chosen.

The scope of cover provided is subject to the exclusions, limitations, warranties and conditions of the policy. These are highlighted in the Important Provisions document and are shown fully in the policy wording.

Please contact us immediately if there is anything in this statement with which you do not agree or wish to amend.

Best Interest statement

We always aim to treat you fairly. This means that we will always endeavour to conduct our business with due skill, care and integrity and not to put ourselves in a position where our primary duty to you is compromised;

Best Interest Statement

We always aim to act in the best interests of the policyholder. This means that we will always endeavour to conduct our business with due skill, care and integrity.

Transparency of Our Services

This section includes information as to the scope of our services in providing you with a quote. It should be read in conjunction with our Client Terms of Business Agreement, a copy of which has been provided to you with this quote.

We have presented this quote to you on an advised sales basis. This means that we will have provided you with advice and/or a recommendation in relation to the quote(s) presented, and will have only presented to you those that we consider to best meet your demands and needs. Such advice and/or recommendation shall be based on our understanding of your insurance requirements, based on the information that you have provided to us.

The Insurers we have approached

The quote(s) we have presented to you are following our approach for terms and conditions only from:

Hiscox Insurance Company Limited

Howden is not contractually obliged to obtain a quote from or place your insurance policy with any particular insurer or underwriting agent.

Facility arrangements

The insurance policy quote(s) that we have presented to you has(have) been quoted under a delegated authority agreement, which is a facility arrangement that has been entered into between Howden and the insurer(s). Under this agreement, Howden will also act as agent of the insurer(s) in respect of certain activities they have delegated to us. However, we will continue to act as your agent in relation to the provision of broking services. Under this agreement, insurer(s) have delegated to us, under specific parameters, authority to:

- Underwrite the risk being insured
- Bind and commit insurer(s) to the quoted contract of insurance
- Issue insurance certificates
- Hold cover for an agreed period, subject to certain conditions being met
- Extending policies for an agreed period
- Agree to the cancellation of an insurance policy

How we are remunerated

This section provides you with information on how we will be remunerated should you instruct us to arrange the quoted policy on your behalf. We will assume that, by instructing us to proceed, you agree to these remuneration arrangements. Should you require any further information, we would be happy to provide this to you, upon request.

- The insurance company with which the insurance policy will be placed will pay us commission, which shall be taken from your insurance premium at a percentage rate contractually agreed between us and the insurance company.
- An administration fee, as specified in the Premium section, is charged to cover the cost of policy administration, in particular preparation and issue of policy documents and management of bordereaux
- Howden has an agreement with Premium Credit Limited where we will be paid a commission, which shall be calculated as a percentage of the total amount of credit agreed between you and the lender. The commission percentage that Howden receives under this arrangement may vary depending on the total amount of credit which you agree with the lender

Financial Ombudsman Service (FOS)

What to do if you have a complaint

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website www.financial-ombudsman.org.uk or telephoning 0800 0234567 or 0300 1239123

Premium Payment facilities

We normally accept payment by BACS or credit and debit card (Visa, MasterCard, Switch or Delta).

online via <https://online.howdengroup.com/howdenpay>

There are no charges for payments by credit or debit card.

For BACS payments our bank details are:

Royal Bank of Scotland, Sort Code 15-10-00, Account Number 23132012 - please quote your client reference or organisation name

Alternatively, It may be possible for you to spread the cost of your insurance by paying monthly instalments. Such a facility may be available directly from your insurer or from our exclusive premium finance provider, Premium Credit Limited ('PCL'). PCL is the No.1 provider of premium finance in the UK and Ireland with over 2 million customers. See www.premiumcredit.co.uk for more information.

We shall always offer you the best available option based upon the lowest total additional cost of either the insurer's own facility or our exclusive facility with PCL. If you would like us to provide both options then please contact us.

What you need to consider about the PCL Credit Facility

If you elect to pay your premiums by the PCL facility and you are a new customer to PCL, this will require you to enter into a separate credit agreement with PCL; this agreement will be regulated by the Consumer Credit Act 1974 if you are an individual or partnership of less than 4 persons, although most of the Act does not apply if the amount of credit exceeds £25,000 and it is for business purposes. Consumers have a 14-day period to withdraw from the credit agreement after it has been made.

Please do not elect to pay your premium by monthly instalments using the PCL facility if you are in any doubt as to your ability to make the monthly payment in full and on time.

Failing to make a payment when it is due or cancelling your Direct Debit instruction breaches the terms of the credit agreement and can have a number of consequences which may be severe:

- you will be charged £27.50 on each occasion this happens;
- your credit agreement could be terminated which could result in cancellation of the financed insurance policy(ies);
- PCL may take legal proceedings against you. You may be liable to pay their reasonable costs and if they are successful it may make it more difficult for you to obtain credit in the future;
- In some circumstances they may obtain bankruptcy, administration or other orders following judgement;
- PCL may report non-payment to credit reference agencies which will adversely affect your credit rating.

The personal information and the bank details you provide to us will be passed to PCL who will contact you via email or post to send you documentation. Credit is subject to status and PCL may use a credit reference agency that leaves a record of the search or other information about you, to carry out credit approval and anti-money laundering checks.

The Credit Agreement and details of the associated risks will be provided to you by PCL however if you require a sample copy in advance, to assist in making your decision, please visit www.howdengroup.com/recourse

What you need to consider about our services in offering the PCL instalment facility

- We act as a credit broker and not a lender.
- PCL are our preferred and exclusive premium finance provider.

You will not receive advice or a recommendation from us. We will provide you with information on the finance terms available; you will then need to make your own choice about how to proceed. In reaching your decision you should consider:

- the additional costs of spreading your payments and their affordability
- other sources of finance available to you which might be cheaper (e.g. use of existing overdraft or business finance).
- the implications of your insurance being cancelled by PCL should you default on your loan repayments

- additional interest and charges you may incur if you fail to make the minimum monthly payments and subsequent effect on your credit rating

Under the terms of your credit agreement or our contract with PCL we will:

- offer, arrange and administer the premium finance, including entering your insurance policy details and premiums on to the PCL computer system
- cancel your insurance policy in the event you default on the loan
- distribute the return premium from any cancelled insurance policy, secured against the loan as part of the finance agreement, to PCL to offset any outstanding balance you owe.
- receive finance commission from PCL as compensation for the time and expense incurred in promoting, arranging and administering premium finance .

If you choose to pay your premium utilising the premium finance option, you must be aware that it will cost more than paying your premium outright. We will provide you with a quotation if you wish to consider this option.

HOW WE ARE REMUNERATED

As your chosen insurance intermediary, we earn income in a number of ways. Typically we will receive remuneration either;

- a) by way of a commission payment by the Insurers we use out of the premium paid by you ; or
- b) by charging you a fee; or
- c) we may receive a commission and also agree to charge you a fee.

Whenever we charge a fee, that amount will be agreed with you in advance and will be disclosed to you separately to the insurance premium.

Instead of a fee, we can earn a commission payment from the insurance company with whom the insurance is placed and our commission is taken from your premium payment upon receipt. Commission is usually calculated as a percentage of the insurance premium. This percentage will have been contractually agreed between us and the insurance company. We may earn different percentages for different classes of business and from different insurance companies.

Unless otherwise agreed, commissions and fees for bringing about or arranging insurance are considered fully earned when the insurance incepts, irrespective of when the premium for the insurance is payable to the (Re)Insurer(s) and are not refundable in the event of cancellation or early termination of insurance(s).

You should be aware that we may on occasion need to use other insurance brokers or other parts of our group to assist in arranging and placing your insurance. These insurance brokers or other parts of our group may earn and retain commission in addition to any fee we have agreed with you.

We may also on occasion procure services from third party service providers, including but not limited to services procured from other specialist parts of Howden Insurance Brokers Limited, premium finance providers, legal counsel, health and safety and risk management consultants. Such service providers may earn and retain commission in addition to any fee we have agreed with you.

We may also receive additional income from arrangements with Insurers whether or not identifiable to any specific client or account to provide payment for administration and support or other services we provide to insurers' that may include:

- Insurance Service Brokerage ("ISB") or Subscription Market Brokerage ("SMB") charges to certain insurers to reflect services for administration assistance including handling as their agent premium and claims payments (but we will not charge Insurers for services on any policy if we are charging them pursuant to a specific Work Transfer arrangement).
- Work Transfer ("WTC") charges to certain insurers as a percentage of the premium payable to them pursuant to a services agreement between ourselves and such insurers whereby we agree to act as insurers' agents and provide them with specific services that an insurer would usually be expected to perform.
- Profit Commissions or profit share paid by (Re)Insurer(s) on specific facilities and arrangements for a limited class of business.
- Referral payments from Premium Finance Companies and other companies whose services we might recommend to you and volume referral payments from such companies.
- Insurer Service Plan where we may earn income under a services arrangement with certain (Re)Insurer(s) for intermediation services including but not limited to eliminating inefficiencies, product development and improving client service, enabling us and the (Re)Insurer(s) to work more effectively for the mutual benefit of our clients. The fees associated with the work are not linked to volume of business nor linked to individual client accounts.
- We may be requested to arrange, facultative or treaty reinsurances for the (Re)Insurer(s) with whom we effect insurance. These reinsurances are separate and distinct contracts where we act as agent (sub-agent) of the (Re)Insurer(s) concerned, and for which remuneration may be paid separately by the (Re)Insurer(s) or their reinsurer(s) and are outside the scope of our agreement with you.

Your insurance cover may be arranged and placed in various layers. We are entitled to charge either ISB/SMB or WTC in respect of an Insurer's participation on a given layer, but will never charge both ISB/SMB and WTC on the same layer. The additional income described above may give rise to a conflict of interest between you, us and/or the (Re)Insurer(s) concerned. We will take care to ensure that such conflicts are properly managed so we continue to act in your best interests. You are entitled at any time to request information regarding any income which we earn as a result of placing your insurance business. We will respond to your request in writing.

Sport Recreation Insurance Statement of Fact

Clubs, Associations and Activity Businesses

General

1. None of the individuals responsible for the running of the organisation, coach/principal/director/committee member/official have:
 - Had the insurance proposal declined, renewal refunded, or cover terminated for any reason
 - Been declared bankrupt or been granted an IVA
 - Been convicted of any criminal offence other than a motor offence or an offence that is considered "spent" under the rehabilitation of offenders Act 1974
2. The organisation has no assets outside of Great Britain, Northern Ireland, The Channel Islands or the Isle of Man.
3. The organisation does not generate income from activities outside of the UK.

Health and Safety

4. The organisation complies with relevant Health and Safety legislation and has not been prosecuted under such legislation for at least 5 years.

First Aid and Emergencies

5. The organisation ensures the provision of suitable first aid and equipment on all appropriate occasions, including training, competitions and social events. There are established procedures to ensure effective communications with the emergency services

Coaching and Officiating

6. All activities including competitions and coaching take place at safe venues and with safe equipment which has been subject to your own appropriate and documented risk assessment.
7. All activities including coaching and competitions are led by coaches and officials who are qualified to comply with NGB or UKCC standards.
8. Risk assessments are produced and followed for all activities, including social events, transportation and trips away from home.

Financial

9. The organisation is able to pay its debts as they fall due.
10. Two signatories, or the signature of the principal are required for cheques in excess of £25,000.
11. Where audited accounts are a statutory requirement, the auditors' opinion is not qualified in any way.

Premises

- All business premises in your custody and control:
12. Are maintained in a good state of repair.
 13. Are inspected for trip hazards, dangerous equipment prior to commencement on a daily basis. This item includes rented areas.
 14. Are heated by conventional electric, gas, oil or solid fuel central heating systems.
 15. Is inspected at least once each five years by a qualified electrician and all defects of the electrical installation remedied.
 16. A fire risk assessment has been undertaken. For help see <http://www.gov.uk/workplace-fire-safety-your-responsibilities/who-is-responsible>

Employment

17. If the organisation sub-contracts work or engages others to provide a service, you ensure they have appropriate liability protection for the activity they are carrying out for you, at the same limit of indemnity as your own.
18. The organisation has no employees working outside Great Britain, Northern Ireland, The Channel Islands or the Isle of Man for a period greater than 6 months.

General Statements

19. The organisation declares to the best of its knowledge and belief that:
 - all the information provided is true and complete
 - this Statement of Fact is true and complete

Incident Report and Claims Information

It is a condition under the terms of your policy that any circumstance, allegation or investigation that may give rise to a claim is reported to your insurers. To ensure you are complying fully with your policy terms and conditions, you confirm:

20. All existing losses have been accurately and fully disclosed to us.
21. The organisation is not aware, of any circumstances that could give rise to a claim in respect of the risks to which this insurance relates, (other than those that have already been reported to us in writing). For example, this may include, but is not limited to, any incident involving bodily injury (including injury to employees / third parties / or volunteers), abuse of children or adults, or financial loss.

Sport Recreation Insurance Statement of Fact

22. The organisation is aware of any claim having been made or being made or prosecution brought against any director governor officer trustee or official in respect of any neglect, error or other wrongful act committed in their capacity as director governor officer trustee or official (whether in relation to the activities of the Proposer, or any other entity in which the directors governors officers trustees or officials hold or have held office) in the last 5 years.
23. The organisation has not sustained losses through fraud or dishonest.



Hiscox sports property insurance

Statement of fact

Policy no: S22N2832

Insured: Avon Outdoor Activities Club

- Insured By accepting this insurance you confirm that the facts stated below are true. If anything in these statements is not correct you should inform your broker immediately, otherwise we will be entitled to treat this insurance as if it had never existed. You should keep this statement of fact for your records.
- Business activities
1. You are a sports and recreation instructor, coach, club, business, association or governing body based in the United Kingdom.
 2. You are not any of the following: a working men's club, a snooker or pool hall, a golf club or driving range, a bowling alley or ten pin bowling centre, an equestrian club, a scout or guides group or an air or sea cadets group.
 3. You do not operate: a sports stadium or arena, a holiday park, a hotel, a pub, a night club, a disco or any form of accommodation or residence other than the provision of residence on site to a private warden or similar staff member.
 4. Any working guns, ammunition other firearms stored in any of your premises have and continue to be fully registered and inspected by the authorities for storage of such items.
 5. All items to be insured under the policy are maintained in a good state of repair and where applicable, transported in accordance with the manufacturer's guidelines or recommendations.
 6. You do not take any item to be insured to any territory where the Foreign Office advise against all non-essential travel.
 7. You do not earn more than 50% of your income from restaurant activities.
 8. You do not earn more than 50% of your income from retail activities, including bar and shop outlets.
- Claims and losses
1. You, your predecessors in business or any past or present partner, principal, director or employee have not had any claims or losses, whether successful or not in respect of any of the risks to be insured (whether previously insured or not).
 2. In the last five years the total value of all claims made by or against you is less than £3,000, and there has not been a single claim in excess of £1,500 or any claims of a repetitive nature.
 3. You are not aware after reasonable enquiry of any loss from the suspected dishonesty or malice of an employee or self-employed freelancer.
 4. You not aware, after enquiry, of any circumstances that could give rise to a claim in respect of the risks to which this insurance relates, prior to the inception or subsequent renewal date of this policy, other than those that have already been reported to us in writing. For example, this may include any incident involving bodily injury (including injury to employees, third parties or volunteers), abuse of children or adults, or financial loss.
- General information
1. You have not been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgement debt either in a personal capacity or as a business.
 2. You have not had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms.
 3. You have not been convicted of or charged with any offence, other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974.

Property – buildings insurance

The following criteria only apply if you purchase cover for buildings.

1. Your buildings are free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these and are not in a known subsidence area.
2. Your building is occupied mainly as a venue for sporting and leisure activities including changing rooms, club house, pavilion and gym. The following activities are also acceptable in an ancillary capacity: a venue for function and conference hire, sale of sports clothing, equipment and accessories, and the provision of food and drink including alcohol.
3. The electrical wiring is inspected every five years by a qualified and approved electrical contractor who is a member of a national body approved.
4. Your lifts, boilers, steam and pressure vessels are inspected and approved to comply with all statutory requirements.
5. Your premises are fitted with appropriate fire extinguishing appliances.
6. You are not aware of any previous flood claims, any history of flooding or potential sources of flood (including rivers or lakes) within 100m.

Property – contents at premises

The following criteria only apply if you purchase cover for contents at premises.

1. Any sheds, garages or outbuildings used to store your property are secured with a closed shackle padlock or a mortice deadlock conforming to or superior to BS3621, and your property is completely out of sight within the shed, garage or outbuilding.
2. The final exit door of any other buildings used to store your property is secured by:
 - a. a mortice deadlock conforming to or superior to BS3621; or
 - b. a rim automatic deadlock conforming to or superior to BS3621; or
 - c. a key operated multi-point locking system having at least three locking bolts.
3. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by:
 - a. a locking device specified in 1 above; or
 - b. by two key-operated security bolts to engage the door frame.
4. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
 - a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
 - b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
5. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
 - a. secured by means of a key-operated locking device; or
 - b. permanently screwed shut.

Please note:

 - i. The local fire authority must be consulted before **you** replace or augment the existing locking device fitted to a designated emergency exit door; and
 - ii. The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:
 - i. fixed round or square section solid steel bars not more than 10 cm apart; or
 - ii. fixed expanded metal, weld mesh or wrought ironwork grilles; or
 - iii. proprietary collapsible locking gate grilles.
6. The electrical installation at each premises is inspected at least every five years by a qualified electrician and any defect remedied.
7. Your portable electrical appliances are inspected annually by a competent person and any defect remedied.
8. Your lifts, boilers, steam and pressure vessels are inspected and approved to comply with all statutory requirements.
9. A fire risk assessment has been undertaken for each premises or will be completed within 90 days of the inception date of cover.
10. All waste is collected and removed from each premises at least once per fortnight.
11. You are not aware of any previous flood claims, any history of flooding or potential sources of flood (including rivers or lakes) within 100m.

Property – Sports equipment and portable property insurance

The following criteria only apply if you purchase cover for sports equipment and portable property.

1. You do not require insurance under this section for any of the following: marquees, video walls and screens, satellite and terrestrial broadcasting and recording equipment, exhibition and catering trailers, mobile plant, stadium seating (temporary and permanent), portacabins and other temporary structures.
2. You do not store your sports equipment and portable property in any unoccupied premises for more than 45 consecutive days.

Internet and email

The following criteria only apply if you purchase cover for Internet and email.

1. You do not operate a website which contains a bulletin board, chat forum or newsgroup facility or where financial transactions can be made.

Data Protection Notice

By accepting this insurance you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

COMMERCIAL CLIENT AGREEMENT

1 Introduction

This Agreement is between you and **Howden Insurance Brokers Limited** (“we”, “us”, “our”), a subsidiary of Howden Broking Group Limited, which is part of the Howden Group, whose registered office is at One Creechurch Place, London, EC3A 5AF. We also trade under the names listed within Schedule 1.

About us

Howden Insurance Brokers Limited is an independent Lloyd’s of London insurance broker, authorised and regulated by the Financial Conduct Authority (“FCA”). Our FCA Firm Reference Number is 309639. These details can be checked on the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

We are also licensed by the Guernsey Financial Services Commission (“GFSC”), ref number 2266880, as an Insurance Intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 and regulated by the Jersey Financial Services Commission (“JFSC”), ref number GIMB0235, as an Insurance Intermediary under the Financial Services (Jersey) Law 1998. You can check these registrations on the GFSC register:

<https://www.gfsc.gg/commission/regulated-entities> or JFSC Registry:

<https://www.jerseyfsc.org/insurance/general-insurance-mediation/regulated-entities>

We are permitted and normally provide some, or all of the following services, on the terms set out in this Agreement:

- arranging insurance cover for you;
- advising you on your insurance cover;
- assisting you with claims for the duration of your insurance contract; and
- acting as an agent on your behalf.

The Howden Group has subsidiaries, which operate as Managing General Agents, which act as agent of insurers for the purposes of underwriting and binding insurance risks. In some cases and where appropriate, we may present to you insurance policy terms and conditions from these Howden Group entities. Where we do so, we will inform you when we provide you with a quotation.

Basis of agreement

The intention of this Agreement is to clearly and concisely establish the basis of our relationship with you and the services that we will provide in respect of each insurance contract that we arrange or have arranged on your behalf, unless there is a more specific written agreement between us.

If after receiving this Agreement you instruct us to act on your behalf, we will take this as being your informed consent to you being bound to the terms set out in this Agreement in relation to

any services provided to you, by us, on and after that date, and supersedes any previous Agreement that may have been sent to you by us or on our behalf.

We do not offer advice on tax, legal, accounting, regulatory or sanctions matters, and you should seek separate advice where you consider it necessary in relation to such matters.

Please note that references to “insurance” and “insurers” in this Agreement include “reinsurance” and “reinsurers”.

We draw your attention specifically to the following sections:

- Obtaining Terms – sets out the basis upon which we will act as your agent in relation to obtaining and presenting to you insurance quotations;
- Duty of Fair Presentation – sets out your duty to make a fair presentation of the risk;
- Client Monies – sets out how we hold client money;
- Remuneration – sets out details of our earnings;
- Limitation of Liability – sets out how we limit our liability.

From time to time, it may be necessary for us to amend or supersede these terms by new terms which will be communicated to you in writing.

Please contact us immediately if there is anything in this Agreement that you do not understand or with which you disagree.

Communication

If you communicate with us via electronic means, including e-mail, we shall take this as your consent to receiving all information from us using the same communication method. However, upon your request, we will be happy to provide you with any information we have provided to you, in paper format.

2 Our Services

Treating you fairly

We always aim to treat you fairly. This means that we will always endeavour to:

- conduct our business with due skill, care and integrity;
- not to put ourselves in a position where our duty to you is compromised;
- deal with any complaint sympathetically and independently;
- be transparent in the matter of our remuneration; and
- respect your confidentiality.

Independent advice

As an independent insurance intermediary we act as your agent. We are subject to the law of agency, which imposes various duties on us. However, in certain circumstances we may

COMMERCIAL CLIENT AGREEMENT

act for and owe duties of care to other parties. We will advise you when these circumstances occur, so you will be aware of any possible conflict of interest. Some insurers may delegate authority to us to underwrite, bind and administer an insurance contract on their behalf, including handling and processing claim payments. We will notify you if your insurance contract is placed under a delegated authority, as when conducting these activities we will also be acting on behalf of insurers and not solely as your independent agent.

In the event that our interests conflict with a duty we owe to you, we shall refrain from taking any action until we have received your informed consent to our intended course of action.

Obtaining terms

Before commencing negotiations with insurers, we look to establish a proper understanding of your insurance requirements. We will advise on appropriate insurances available to meet your requirements and the relative merits of a single insurer or a multiple insurer placement. We seek to negotiate and secure competitive indications and quotations for insurance, which provide a level of coverage, which, in our opinion, is suitable for you. Where we are unable to meet your requirements we will advise you.

Our search for insurance to meet your requirements may vary depending on the nature of your requirements and our knowledge and experience of the insurance market, which may mean that we approach:

- a single insurer only;
- a range of insurers;
- a number of insurers to participate collectively in insuring the risk presented to them;
- a Howden Group Managing General Agent (MGA), who holds a delegated authority from certain insurers to quote and bind cover on their behalf and is remunerated by insurers for its services. If we have provided terms from a Howden Group MGA for your consideration, it is identified in your quotation and/or policy documentation, as are the details of the insurers on whose behalf the MGA is acting;
- our own delegated authority arrangements, whereby insurers have granted us authority to act on their behalf, which may include underwriting the insurance risk presented and binding them to cover.

Details of the approach we undertake and a list of insurers we select from or deal with in relation to any insurance contract or product we offer or arrange is available to you on request.

Provision of documentation

We will provide you with written confirmation once we have completed your insurance(s). This will be the evidence of insurance we have arranged and which may take the form of an insurer document (such as a copy of the Market Reform Contract or a formal policy document or certificate), cover note, or a broker insurance document which provides confirmation of the terms of the insurance contract we have arranged, and

where applicable a schedule of insurer(s) with whom the risk has been placed. As more fully described below, it is your responsibility promptly to check this and notify us if it does not meet your requirements.

Any paper documents that you provide to us will be treated as copy documents. Such documents may ultimately be destroyed by us in accordance with our document retention policy. Please let us know if you require any further information.

Any original placing slip evidencing insurance placed by us on your behalf shall belong to us.

Debit note

Our debit note (or equivalent document) will show the premium, any fee due to us and, where relevant, any insurance premium tax, duty or other charge which needs to be remitted to the appropriate authorities by insurers, or which is allowed by insurers to be deducted from the premium payable. If a tax, duty or other charge becomes payable as a result of the insurance contract and is in excess of the gross premium or allowed to be deducted by you from the premium payable, it is your responsibility to ensure that it is remitted to the appropriate authority(ies), unless otherwise stated in our debit note.

Midterm amendments and adjustments

Any changes to your circumstances that could impact your insurance needs or ability to comply with the terms of your insurance policy must be raised with us promptly and we request that any amendments to the insurance contract be communicated to us in writing. We will then use our best endeavours to get insurers' agreement to these changes and will confirm this back to you, including any additional or return premium attributable to the changes, by way of an addendum or endorsement.

Claims notifications

You must notify us as soon as possible of any loss, claim or circumstance which falls within the notification provisions of your insurance contract. Failure to notify insurer(s) promptly may entitle them to reject your claim. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, or in the interests of health and safety, until you have obtained agreement from your insurer.

Claims procedures

Unless otherwise instructed, we will act as your representative in negotiations with insurers and will endeavour to ensure prompt and equitable settlement of all valid claims.

However, where we have been granted authority by an insurer to negotiate and settle claims under a delegated authority, we will act on behalf of the insurer. We will make you aware of any claims that will be dealt with by us in this capacity, rather than as your agent.

You should be aware that we may perform a limited service for insurer(s) by relaying instructions, disseminating reports and collecting fees or other disbursements, for insurer(s)' advisors (e.g. surveyors, adjusters and lawyers) where we consider this does not create a conflict of interest. If we consider a conflict of

COMMERCIAL CLIENT AGREEMENT

interest may arise, we will refrain from performing any (further) services for insurer(s), unless you otherwise agree in writing.

In the event that an insurer delays making settlement of a claim for any reason, we do not accept liability to pay such amounts, until and unless the insurer has paid the claim to us in cleared funds.

We will provide a claims broking service for you as long as you remain our client. However, if you cease to be our client but request us to continue to service any claim(s) on your behalf, we reserve the right to charge a specified fee to you for such claims broking services.

Solvency of insurers

We check the financial strength ratings provided by specialist agencies for each participating insurer (where available) and rely on the participating insurer's regulatory status within their home jurisdiction. We will only arrange insurance with insurer(s) who have been approved in line with the procedures agreed by our Security Committee.

In some instances, depending on an insurer's financial strength rating, as set by the specialist agencies, we may seek your specific approval for your risk to be placed with that insurer. Whilst we rely on established rating agencies and use all reasonable endeavours to review information regarding insurers, solvency of an insurer(s) cannot be and is not guaranteed.

We do not accept any and you agree that we shall not have any liability to you for any unpaid amounts in respect of claims or return premiums due to you from a participating insurer who becomes insolvent or delays settlement.

Howden Group companies and other intermediaries

Where we consider it appropriate we may engage the services of another intermediary (including other subsidiary and associated companies of the Howden Group) to act as our agent and assist us in the placement of your insurance contract. For example, many countries require the use of local intermediaries to access local insurance markets. In such cases, we will provide specific instructions to such intermediaries so as to meet your insurance requirements. Please note that these intermediaries may be remunerated separately to us, such as by a fee (agreed by you or us) or by way of commission from insurers.

3 Your Responsibilities

Provisions of instructions, information and completion of any required form

To enable us to fulfill your instructions you must provide us with the information necessary regarding your insurance contract so that we can understand your requirements. Certain classes of insurance require the completion of a proposal form, questionnaire or equivalent document. You must complete such documents accurately. Whilst we may give guidance regarding the completion of these documents, we cannot sign these documents for you.

Duty of fair presentation

An insurance contract is one of the utmost good faith. You owe a legal duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to underwrite the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- proportionately reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

Your policy wording may also provide that this duty continues for the duration of the policy.

You should contact us immediately for assistance if you are unsure whether information may be material, or if it comes to your attention that you may have not disclosed full and accurate information.

Check documentation and acceptance of coverage

It is your responsibility to check the documentation we send you in relation to each insurance contract and satisfy yourself that it is entirely in accordance with your understanding and instructions. You should advise us promptly of any incorrect points or changes required. Otherwise, we will assume that the documentation and insurance contract satisfy your requirements.

We can only agree to bind an insurance contract on your behalf upon receipt of formal written instructions from you.

It is important that you keep your insurance documents safe.

Warranties and subjectivities

It is important that you are clear and understand all the terms of any insurance contract that we provide to you. It is also important that you treat all warranties seriously and comply strictly with them. Failure to do so may entitle the insurer to decline a claim under the policy. If you are aware that you are in breach of a warranty, you should keep a record of when the breach occurred and when the breach was remedied. You should always remedy a breach as quickly as possible. If the breach is not capable of remedy, you should tell us as soon as

COMMERCIAL CLIENT AGREEMENT

possible. If you have any doubts or reservations, you should tell us.

A subjectivity in your insurance contract may lead to the contract being invalidated or coverage prejudiced if the subjectivity remains outstanding. It is very important that you promptly satisfy any subjectivity so that it can be removed.

Payment terms

In order for us to meet an insurer's premium payment terms, you agree to pay and settle premiums to us by the payment date(s) specified in our debit note or any other relevant document.

In certain circumstances, insurer(s) will stipulate special premium payment terms, warranties or conditions which, if not met, may affect the validity of the insurance contract. We will advise you when these circumstances arise. If you believe that you will not be able to meet any such terms, warranties or conditions, you should notify us immediately.

Should you fail to pay the premium or any instalments of it in full and cleared funds in the invoiced currency by the due date, the insurance contract may be cancelled by us or by insurers in accordance with any cancellation clause in the policy.

Where applicable, any other party with an interest in the insurance contract will be advised of any non-payment of premium and given the opportunity to pay the outstanding amounts.

We are not under any obligation to settle the premium by the payment date(s) to insurer(s) on your behalf until we have received cleared funds from you by the relevant due date.

Currency

When conducting your business we may have to convert funds to another currency in order to settle amounts due to insurers. If a repayment of funds is due to you or is requested by you after conversion, then any such repayment will be made in the currency to which the funds have been converted. Any shortfall arising from exchange differences remains your liability.

If you pay a premium in a different currency or to a bank account in a different currency from that requested, we may, at our discretion, either return the funds to you or convert the money to the required currency. In the latter case, the converted funds will be applied against the amount due with any shortfall arising from exchange differences remaining your liability.

Payment methods

Insurance premiums should be settled on an individual debit note or credit note basis. We will issue Statements of Account periodically, if there are monies due to be paid by you.

All payments should be made to us in the currency as indicated on the debit note or statement and wherever possible, by electronic transfer to the bank account details advised to you.

Payment verification of our bank details

For new clients, on the first occasion that we provide you with our bank account details, we will provide you with contact

details of the person(s) to contact to verify the bank account details and you must take reasonable steps to validate and confirm that our bank details are correct before making any payment.

For existing clients, in the event that we change our bank details:

- these will only ever be advised to you in a letter signed by our Chief Financial Officer;
- we will provide you with contact details of the person(s) to contact to verify the changed details; and
- we will use our best endeavours to provide you with not less than four weeks' notice of the change.

If you ever receive new bank account details from us, or someone purporting to be us, that does not follow the process outlined above, you should treat that communication as suspicious and immediately contact us to re-confirm the correct bank account details. We will have no liability for any losses you may suffer if you fail to appropriately verify our bank account details as outlined above.

Third Party

You may authorise a third party to instruct us with regard to the purchase of your insurance. The third party is acting as your agent and we may wish to satisfy ourselves at the outset that they are authorised to act in this capacity but we are under no obligation to do so.

We will act on all instructions received from your agent as if we were dealing with you directly and will continue doing so until you notify us in writing to the contrary. It is your responsibility to ensure that any instructions given to us by your agent are correct and to notify us of any limitations in respect of your agent's authority.

We will not be responsible for:

- checking that your agent has accurately passed on your instructions;
- any exposure arising from inaccurate information submitted by your agent to either us or an insurer; and
- checking that your agent has your continuing authority to instruct us on your behalf.

United States direct procurement (as applicable)

In the event that you present any placement of a US domiciled entity or risk to us as being directly procured, you warrant that it is a lawful placement under any applicable US state direct procurement laws. A lawful placement is a placement where the underwriting of the risk by the insurer(s) and the involvement of any local and out of state intermediary or consultant in the placement process complies with all applicable laws and regulations governing the transaction.

If it is not a lawful placement, then you agree that you expressly release us from any liability arising out of the placement and

COMMERCIAL CLIENT AGREEMENT

that you will indemnify us for any damage, expense or fines we may sustain or incur.

4 Complaints

We strive to do everything to ensure that you receive the best possible service. However, if you wish to make a complaint about our service you may do so by contacting any of our employees by whatever means is convenient to you. Alternatively, you can direct your complaint to our Compliance Team at the address set out at the beginning of this Agreement, or by emailing: ComplianceHIBL@howdengroup.com

We will acknowledge receipt of your complaint in writing within 5 working days and give you our response to your complaint at this time if we can. If we are unable to respond to you within this period of time, we will provide you with our complaints procedure, (which is available on our website and on request) as well as further details as to when we will likely be in a position to respond.

If we cannot settle your complaint to your satisfaction, you may be eligible to refer your complaint to the Financial Ombudsman Service ("FOS") or for policyholders located in Guernsey or Jersey, the Channel Islands Financial Ombudsman ("CIFO").

The FOS is an independent and free to access service in the UK for settling disputes between eligible complainants and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

For clients based in the Channel Islands, the CIFO is an independent and free to access service in the Channel Islands for settling disputes between eligible complainants and businesses providing financial services. You can find more information on the CIFO at www.ci-fo.org. For policyholders located in Guernsey, if we have not provided you with a final response within three months of becoming aware of your complaint, we shall inform the GFSC and remind you of your rights to also inform the GFSC directly of your complaint.

5 Confidentiality and Data Protection

This is a summary of how we use your information, including where this information contains personal data and/or special categories of personal data. To the extent that we process personal data in connection with this Agreement, we shall do so as a controller in our own right. Further information about how we collect and use personal data can be found in our Privacy Notice, which can be accessed through our website at www.howdengroup.com/uk-en or we can provide this to you on request.

In order to deliver the services described in this Agreement, we need to use and disclose the information we have about you in order to obtain insurance quotations, and to arrange, place or administer insurance cover for you, or provide or arrange any other insurance related services. This may involve passing information about you onto insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies, service providers, industry regulators, anti-fraud organisations,

auditors and other third parties involved directly or indirectly in your insurance cover. In some circumstances, we will need to pass information about you on to credit reference agencies and premium finance providers in connection with their assessment of your financial standing generally and in particular where you have requested a premium instalment plan. This may include details of your payment record to us. The use and disclosure of information by various insurance market participants are further explained in the Lloyd's and London Insurance Market Core Information Notice that can be accessed via a link in our Privacy Notice.

We may also make your information available to other companies which are part of the Howden Group, whom support us in providing our services to you. They may use this information for statistical analysis, business reporting or for external business development purposes for which they may receive remuneration, such as providing market insight to insurers on a confidential basis. We and they will only disclose your personal data to third parties outside of the Howden Group in accordance with Data Protection Law, or in an anonymised and/or aggregated format where necessary to support the purposes stated above.

Depending on the circumstances or nature of your insurance, the disclosure of personal data to any of the organisations referred to in this summary may involve transfer out of the jurisdiction of the European Economic Area. If this is necessary, we will always ensure that personal data is protected as required by Data Protection Law including, if applicable, by adoption of Standard Contractual Clauses or such other transfer mechanism that complies with Data Protection Law.

Where you are a corporate client or an intermediary providing us with personal data about other individuals, including your employees, clients, policyholders or any other third party individuals (herein referred to as data subjects), you agree to comply with Data Protection Law and shall provide them with a copy of our Privacy Notice so that they understand how we process their personal data and how they can exercise their rights as data subjects. You shall also be responsible for obtaining all necessary consents from your data subjects to enable us to process special categories of data, in the event that no other lawful basis for the processing applies. Your data subjects may withdraw such consent at any time, but we may be unable to arrange, place or administer your or their insurance cover properly.

Where you are a consumer client or individual providing us with personal data or special category data about you or another individual, we recommend that you read our Privacy Notice in full where further information on our processing activities, our lawful bases for processing and your rights with respect to personal data can be found.

We will comply with applicable Data Protection Law whenever we are processing information that contains personal data, and we have policies and procedures in place to protect and manage that information. We treat all such information as private and confidential and we will always work to ensure that any such personal data is processed lawfully, fairly, transparently and in compliance with Data Protection Law.

COMMERCIAL CLIENT AGREEMENT

Please note that telephone calls may be recorded and monitored for training and quality assurance purposes.

“Data Protection Law” means all applicable statutes and regulations in any jurisdiction pertaining to the processing of Personal Data, including but not limited to the privacy and security of Personal Data.

“Data Subject” means an identified or identifiable natural person

6 Client Money

Client money is any money that we receive and hold in the course of arranging or administering insurance on your behalf, or which we treat as client money, in accordance with the FCA Client Assets sourcebook (CASS). Such monies shall include:

- premiums paid by you to us for onward payment to insurers; and
- premium refunds and claims paid to us by insurers, for onward payment to you.

Non-Statutory Trust Account (Client Account)

We provide protection for your money by holding all client money in a Non-Statutory Trust Client Money Account (Client Account), with one or more FCA approved bank(s).

This money is segregated from our own money and CASS requires us to maintain the solvency of the Client Account and conduct regular reconciliations. In the unlikely event of our failure, client money is available to clients ahead of other creditors.

Under CASS, money held in the Client Account may be used for the payment of premium or claims for another client before their monies are received, but increased controls are maintained where this occurs. We are not entitled to use client money to pay our fees or commission before we receive the relevant premium from you.

In the event that we elect to fund premium on your behalf, you acknowledge that any funded amount, whether arising as a result of a payment by us or a deduction by you from amounts payable to us, is to be refunded to us immediately, and that for the duration of any funding, such funded amounts are not considered to be a gift from us. We reserve the right to charge interest on any such funded items from the date the funding commenced to the date of payment.

Risk transfer

In some instances, we may have agreed in writing with an insurer to receive insurance monies as their agent under a risk transfer arrangement. In such cases, this means that where:

- you have paid premium to us, it is deemed to have been paid and received by the insurer, even if we fail to forward it to the insurer; or
- the insurer has paid premium refunds of claims to us for onward payment to you, the insurer remains liable to you for those monies, until you have received them.

In all such cases where we have entered into a risk transfer arrangement with insurers, in accordance with CASS, they have consented to their monies being co-mingled and held in our Client Account, which means those monies are also afforded the protection associated with that account.

Segregation of designated investments

Whilst we pay client money into a Client Account, we may arrange to invest this in a segregated designated investment, as permitted under CASS. If we do this, we will be responsible for meeting any shortfall that is attributable to falls in the market value of that designated investment.

Interest on client money

We may earn interest on cash amounts held and may benefit from foreign exchange differentials and returns on segregated designated investments. As permitted by CASS, you agree that any such interest or investment returns shall belong to us and we shall not be required to account for it to you.

Payment to third parties

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on your behalf. Where we act as agent of an insurer for the purposes of holding or receiving claim payments or returning premiums, we will remit them to such parties as the insurer directs us to pay. We may otherwise only pay client money to you or your duly authorised representative if we have your specific instruction or consent. Where an intermediary or settlement agent is outside the UK, the legal and regulatory regime applying to the intermediary or settlement agent will be different from that applicable in the UK and, in the event of a failure of the intermediary or settlement agent, the client money may be treated differently than if the client money was held by a broker or settlement agent in the UK.

Where you do not wish your money to be passed to a particular bank, intermediary or jurisdiction, you should tell us.

7 Remuneration

Our usual remuneration is either by way of brokerage (also known as commission), being a percentage of the premium charged by insurers in respect of the insurance contract arranged by us, or a fee which is agreed in advance with you for the services provided by us, or with your agreement a combination of both. Our remuneration is fully earned upon the inception of the insurance contract and, in the event that the insurance is cancelled or is terminated after inception for whatever reason, or if our appointment is terminated for any reason, we reserve the right to retain/recover the remuneration we have earned.

We may sometimes act as a reinsurance broker to an insurer to arrange reinsurance for the insurer directly involved with your insurance. This placement is subject to a separate and distinct contract with its own terms and conditions, including separate remuneration terms.

In addition to brokerage or fee, we may be remunerated, by the payment of profit commissions, profit shares, service fees and

COMMERCIAL CLIENT AGREEMENT

commissions by insurers in respect of a specified portfolio of business, usually placed under a delegated authority.

Where we introduce you to our preferred premium finance company, we receive additional remuneration for the administration services we provide for the premium finance company. You remain free to make your own choice of premium finance provider.

If we introduce you to another intermediary to access an insurance product for you, we may receive a proportion of the brokerage received by the other intermediary and payable by insurers to them, out of the premium which you pay.

We may introduce you to a third party service provider and, in doing so, we may receive a proportion of the fee you pay to them, in recognition of the role we have undertaken in effecting the introduction. You will not be obliged to use the services of the third party service provider.

We are committed to ensuring that our remuneration and payments we may make to third parties are transparent and so, at your request, we will fully disclose our remuneration, including any income additional to the brokerage or fee.

8 Termination

Either party may terminate this Agreement at any time by providing 30 days' written notice. In the event that our services are terminated by you, we will be entitled to receive any remuneration earned or payable at that date, including by set-off or otherwise.

Remuneration earned or payable to us at that date shall include brokerage due or to become due on further instalments of premium and any further instalments of fees which were to become payable.

This Agreement will terminate immediately if either party:

- commits a material breach of this Agreement; or
- ceases to trade or threatens to cease to trade; or
- becomes insolvent or is subject to any administration, receivership, winding up or similar procedure.

We reserve the right not to continue to provide any services to you, including claims handling, after the date of termination of this Agreement in the absence of a specific written Agreement between us.

9 Financial Crime

We are obliged to conduct reasonable due diligence to protect us and our clients against the risk of financial crime. At the start and throughout our relationship, we will require you to provide evidence to assist us in verifying your identity and/or legitimacy of any transactions we conduct on your behalf. We may also take reasonable steps to verify any payment details you provide to us.

Neither party shall be involved in the offering, promising or giving of any financial or other advantage to any person in breach of any applicable anti-bribery laws including the Bribery

Act 2010, the Prevention of Corruption (Bailiwick of Guernsey Law) 2003 and Corruption (Jersey) Law 2006. Both parties shall also maintain their own policies and procedures which ensure compliance with applicable laws, including the Criminal Finances Act 2017 in so far as it applies to them, in order to prevent the facilitation of tax evasion.

We are obliged to report evidence or suspicion of financial crime to the relevant authorities at the earliest reasonable opportunity and may be prohibited from disclosing any such report to you.

We shall not provide brokerage services or pay any claim or provide any benefit under this Agreement with any client that is the subject of any trade and economic Sanctions or embargos adopted and/or enforced by the U.S. Department of Treasury's Office of Foreign Assets Control, the European Union and its Member States, Her Majesty's Treasury, the United Nations Security Council or other relevant economic sanctions and embargo control authority across the world (collectively referred to herein as "Sanctions"), nor shall we provide services to any client that is located, organised or resident in a country or territory that is the subject of comprehensive country Sanctions, as may be adopted and enforced from time to time.

We will also be unable to provide brokerage services to any individuals and/or entities within any country or territory which is the subject of any targeted or transactional country Sanctions, which may be adopted and enforced from time to time. The insurer may not be deemed to provide cover and may not be liable to pay any claim or provide any benefit under your insurance contract insofar as the provision of such cover, payment or claim may expose the insurer or its related companies to any prohibition or restriction under the Sanctions.

If Sanctions apply, we shall not be able to process already notified claims and your insurer may terminate your insurance contract, and not pay any notified claims. If you become subject to Sanctions after the entry into force of this Agreement, we may have to terminate our relationship and your insurer may invoke its cancellation rights under your insurance contract. The parties to this Agreement shall notify each other immediately of any suspicion of exposure to Sanctions.

10 Limitation of Liability

The following provisions of this section set out our entire financial liability (including any liability for the acts or omissions of our employees, agents and sub-contractors) to you in respect of all losses, claims or liabilities arising under or in connection with this Agreement (including in respect of any indemnities), whether in contract, tort (including negligence), breach of statutory duty, or otherwise.

All warranties, conditions and other terms implied by law are, to the fullest extent permitted by law, excluded from this Agreement.

Nothing in this Agreement excludes or limits our liability for death or personal injury caused by our negligence or for fraudulent misrepresentation.

Nothing in this Agreement excludes or restricts our duty or liability to you under the applicable regulatory regime.

COMMERCIAL CLIENT AGREEMENT

Subject to the clauses above, our total liability to you, shall in the aggregate be limited to £25 million or \$30 million, and we shall not be liable to you for loss of or corruption of data, loss of profit, loss of anticipated savings, loss of business, loss of opportunity, depletion of goodwill, any punitive or exemplary damages or any indirect or consequential loss or damage.

11 Third Party Rights

Other than where it is contemplated elsewhere in this Agreement, a person who is not a party to this Agreement shall not have any rights under or in connection with it.

12 Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may, depending on where the risk is located, your status and the type of insurance contract concerned, be entitled to compensation from the FSCS if we or your insurer cannot meet their obligations. Further information is available from the FSCS.

13 Jurisdiction and Choice of Law

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the laws of England and Wales.

We both irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this Agreement or its subject matter.

Schedule 1 – Trading names

Howden Insurance Brokers Limited also trades under the following names:

- Howden Insurance Brokers
- Howden Reinsurance Brokers
- Howden Specialty
- Howden UK
- Howden Care
- Howden Private Office
- Howden Sturge
- Howden Fastnet
- Howden MPRS
- R K Harrison
- Clinical Trials Insurance Services (CTIS)
- Bowood
- RKH Shelburne
- BPIF Insurance Services
- CLA Insurance Services
- 24/7 Sports Insurance

HISCOX RENEWAL CONFIRMATION FORM

Insured:	Avon Outdoor Activities Club	Our Ref:	S22N2832
Renewal Date:	12th July 2022		

Are there any changes required to the risk information detailed in the renewal invitation letter?		Yes		No	
If 'Yes' please provide full detail (continue on separate sheet if required) or return the policy schedule noting the changes required. A revised quotation will be provided on receipt					
Additional covers / quotations required Please call us to discuss your requirements on 0121 698 8050 or select as appropriate	Commercial Legal Protection		Internet and Email	£100,000	
				£250,000	
	Business HR		Crisis Containment		
	Other – please specify				

Declaration

I confirm that I have **read and understand the Important Information, Important Provisions Guide and Renewal Schedule documentation.**

Further, I declare that I have read the Statement of Fact documentation, and confirm all information contained therein is true and correct.

Name		Email	
Signed		Date Signed	
Status/position		Daytime telephone	

Howden may use the information you provide to send you details of products and services that might be of interest to you.

If you do not wish to receive this information please tick the box

Due to current circumstances Howden employees are working remotely and as such the payment options available will be restricted to the following:

METHOD OF PAYMENT	Please select your preferred method of payment	Charges (in addition to admin fee where applicable)
Online using debit or credit card	https://online.howdengroup.com/howdenpay	0%
BACS	Please remember to quote your name / client reference on the bank instruction Bank name: RBS Sort Code: 15-10-00 Account Number: 23132012	0%
NEW Direct Debit	Monthly instalment facilities are available – Please contact Howden for full details	5.3%
EXISTING Direct Debit	To continue using an existing Monthly instalment facility please confirm the last four digits of your account for clarification	5.3%