

This insurance is underwritten by Sportscover Europe Limited under a delegation of authority from Allianz Global Corporate & Specialty who is the UK branch of Allianz Global Corporate & Specialty SE, Königinstrasse 28, 80802 München, Germany (Munich Commercial Register HRB 208312). Allianz Global Corporate & Specialty is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and regulated by the Financial Conduct Authority (Registration Number 214374). Sportscover Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Registration 03726678).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance? This is a Public and Products Liability insurance policy for someone acting not as a business or for reward.



What is insured?

- ✓ Your legal liability for:
 - a) accidental Bodily Injury to any person other than any Employee,
 - b) accidental Property Damage; or
 - c) obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water
- ✓ **Defective Premises Act**
Your legal liability incurred under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.
- ✓ **Consumer Protection Act**
Costs of prosecution awarded against you or any of your employees in the defence of criminal proceedings or appeals against conviction in respect of breach of Part II of the Consumer Protection Act 1987 or of Part II of the Food Safety Act 1990, as long as the proceedings relate to an offence committed during the period of insurance and in the course of the business.
- ✓ **Contingent Vehicle Liability**
Bodily Injury or Property Damage caused by any vehicle owned by you or in your possession which is not licensed for road use and which is being used in circumstances which do not require insurance or security under any road traffic legislation.
- ✓ **Contractual Liability**
Your liability for any bodily injury or property damage assumed under any contract or agreement arising out of your performance of the contract.
- ✓ **Prosecution Legal Expenses**
Costs of representing you in any criminal proceedings arising out of the Health & Safety at Work etc. Act 1974, Corporate Manslaughter and Corporate Homicide Act 2007 or any inquiries ordered under the Health and Safety Inquiries (Procedure) Regulations 1975.
- ✓ **Data Protection Legislation**
Your legal liability for compensation arising from Section 13 of the Data Protection Act 1998, and; Your legal liability for compensation arising from the General Data Protection Regulation



What is not insured?

- * Damage to your own property
- * Injury to your employees
- * The repair, reconditioning, replacement, removal or recalling of any Product or component part
- * Deliberate, malicious or reckless acts by you
- * Any vehicle, aircraft, watercraft or vessel over 8 metres, hovercraft or landing areas
- * Riots, strikes or civil disorder
- * War, biological or chemical contamination or nuclear reaction or radiation
- * Fines, penalties or liquidated, punitive, exemplary or aggravated damages
- * Cyber liability
- * Assault, battery, sexual assault, sexual harassment, rape or abuse
- * Professional advice, but this exclusion does not apply to the rendering of first aid or medical services on the Insured's premises by Medical Persons employed by the Insured
- * Erection, demolition, alteration of and/or addition to buildings
- * Vibration or removal or weakening of or interference with support to land, buildings or any other property
- * Explosion or collapse of boilers or other vessels under pressure in respect of which a certificate is required to be issued under the terms of any statute or regulation
- * Bodily Injury arising from one participant to another whilst participating in any contact sport or Category 4 sport as defined in the Policy wording
- * Fungus, Mildew and Mould
- * Asbestos
- * Any Act of Terrorism
- * Defamation, libel, slander or breach of copyright
- * Acquired Immune Deficiency Syndrome (AIDS), Hepatitis C, Cancer or Chronic Traumatic Encephalopathy
- * Claims for any form of performance, surety, credit or financial guarantee.
- * Arc or flame cutting, flame heating, arc or gas welding or similar operation in which welding equipment is used
- * Economic or pecuniary loss where no Bodily Injury or damage to tangible property occurs.
- * Any apparatus which can be used for the purpose of artificial sun tanning.
- * Claims caused by or arising out of advice, design or specification given by the Insured for a fee or professional services rendered by the Insured or on the Insured's behalf.



Are there any restrictions on cover?

Endorsements may apply to your policy. These will be shown in your policy documents.



Where am I covered?

- ✓ This insurance covers the Persons named in the schedule in the United Kingdom and elsewhere in the world in respect of any act or omission occurring within the United Kingdom and the acts or omissions of persons normally resident in the United Kingdom but temporarily engaged providing the activities outside those territories unless otherwise specified on the Schedule and elsewhere in the world excluding the United States of America and Canada, their territories, possessions, dependencies or protectorates in respect of Bodily Injury or Property Damage caused by Products, unless otherwise specified on the Schedule.



What are my obligations?

- You must tell your Insurance intermediary:
Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- If an event giving rise to a Claim under this Policy occurs please, as soon as practically possible, contact the Broker who arranged this insurance or Sportscover , quoting your policy number
- In the event of a claim, you must as soon as reasonably practicable take all reasonable steps to prevent further bodily injury or property damage from arising out of the same or similar conditions.
- If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.



When and how do I pay?

For full details of when and how to pay, you should contact your Insurance intermediary.



When does the cover start and end?

This insurance covers the named persons in the schedule for the period specified in the schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.