



POLICY WORDING

01 March 2019



SPORTS LIABILITY INSURANCE

The company's head office and registered address is:

Sportscover Europe Limited
First Floor, 75 / 77 Cornhill, London EC3V 3QQ

Registered in England and Wales No. 3726678

Authorised and regulated by the financial conduct authority. Registration number: 308 372.

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Welcome to Sportscover

Sportscover is one of the world's leading sports insurance underwriters, with an accredited broker network stretching across the globe and dealing in accident, liability, property and contingency insurances for sport.

Led by Peter Nash, Chairman, Sportscover was established initially, in Australia in 1986, when a small group of active sports people in the insurance industry became frustrated by the lack of quality insurance for active sporting participants including players, administrators, Coaches and Officials.

Sportscover has been trading in Europe since 1999 and has developed into a world renowned specialist that boasts more than a million clients spanning a diverse range of sporting activities.

Our services include risk management, marketing support, information and educational services as well as exceptional customer service and an unrivalled knowledge and expertise in sports and leisure insurance.

RoSPA

As a registered charity, the Royal Society for the Prevention of Accidents (RoSPA) have been at the heart of accident prevention in the UK and around the world for almost 100 years.

More than 14,000 people die as a result of accidents across the UK each year and there are millions of other injuries. Accidents cause loss and suffering to the victims and their loved ones, employers and UK society as a whole. RoSPA promote safety and the prevention of accidents at work, at leisure, on the road, in the home and through safety education.

To assist in their mission to improve safety in the sport and leisure sectors, Sportscover work in partnership with RoSPA and as a Sportscover policyholder you automatically receive access to a range of benefits, details of which can be found at www.sportscover.com/rospa

SPORTSCOVER



Important Information

In addition to the Important Information below, please also refer to "Other Important Information" on *page 26*.

Information you have given us

In deciding to accept this **Policy** and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

At the commencement of the **Period of Insurance** or at the subsequent renewal of this **Policy**, if **You** are:

- a) a consumer, **You** must take reasonable care not to misrepresent any information or facts which might affect **Our** assessment or acceptance of this insurance;
- b) a commercial customer, **You** must disclose every material circumstance **You** know or ought to know, and provide a fair presentation of the information required to enable **Us** to assess **Your** insurance risk.

You must notify **Us** as soon as is practicable of any changes in circumstances which may increase the possibility of loss, damage or legal liability covered by this **Policy**. For example, **We** would need **You** to notify **Us**:

- if **You** change or expand the **Business** activities stated in the **Schedule**;
- if any of **Your Employees** are to engage in work outside the **Territorial Limits** or **Offshore**;
- if **You** purchase, absorb or merge with another club, association, league or entity a company, whether in its entirety or a part interest, and want or intend the activities of that club, association, league or entity to be covered under this **Policy**.

These are just some examples and there may be other circumstances **We** would want **You** to tell **Us** about. Please refer to the "How to amend this insurance" section on *page 27* of this **Policy**.

In addition **You** must notify **Us** of any additional information or change to the information provided at inception or renewal occurring during the **Period of Insurance** at which time **We** may apply an additional premium or other additional terms or conditions.

If **You** are unsure as to whether or not certain facts should be disclosed or **You** would like to make changes to **Your Policy** please contact **Your Broker** or **Us** directly.

If **You** do not disclose all information **Your** insurance may not cover **You** fully, or at all.

Consequences of Incorrect Information

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information the **Insurer** will treat this insurance as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your** insurance and any claim. For example the **Insurer** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. The **Insurer** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered; or
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness; or
- the **Insurer** may reduce the amount the **Insurer** pays on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** insurance in accordance with the "General Conditions: 4. Cancellation" on *page 24*.

We or **Your Broker** will write to **You** if the **Insurer**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **Your** insurance.

Choice of Law and Jurisdiction

Under the laws of the countries comprising the **United Kingdom** the parties to the contract have the right to request the law which will apply. In the absence of any agreement to the contrary, the laws of England and Wales will apply unless, at the commencement of the **Period of Insurance**, the **Insured** is either:

- i) a resident of; or

ii) a business with its registered office or principal place of business is situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Language

The language of **Your Policy** and any communication throughout the duration of the **Period of Insurance** will be English.

Renewal of this insurance

When **Your Policy** is due for renewal, **We** may offer to renew it for **You** automatically. This means **You** do not need to confirm **Your** intention to renew before this **Policy** ends. If **We** offer to do this for **You**, **We** will write to **Your Broker** or **You** directly at least 21 days before the **Period of Insurance** ends with full details of **Your** next year's premium and **Policy** terms and conditions. If **You** do not want to renew this **Policy**, please contact **Your Broker** or **Us** directly. Occasionally, **We** may not be able to offer to renew **Your Policy**. If this happens, **We** will write to **Your Broker** or **You** directly at least 21 days before the expiry of **Your Policy** to allow enough time for **you** to make alternative insurance arrangements.

By entering into this insurance contract **We** accept that **You** have made a reasonably clear and accessible presentation of the risk, in accordance with Section 3(3)(b) of the Insurance Act 2015.

In Witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by Sportscover Europe Limited.



Authorised Signatory

Sportscover Europe Limited

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Sports Liability Policy

The Contract of Insurance

Your Policy is made up of several parts which must be read together as they form **Your** contract of insurance with **Us**. Please take time to read all parts of the **Policy** to make sure they meet **Your** needs and that **You** understand the terms, conditions and exclusions. If **You** wish to change anything or there is anything **You** do not understand, please let **Your** insurance **Broker** know.

The parts of the **Policy** which form **Your** contract of insurance with **Us** are:

- the Important Information
- the proposal, presentation of the risk, or any other information supplied by **You** or on **Your** behalf the **Policy** Definitions; the Insuring Agreements; the General Exclusions and General Conditions, all of which apply to all Sections of the **Policy**
- the sections of cover selected by **You** (as shown on the **Schedule**)
- the Exclusions and Conditions which apply to the sections selected by **You**
- the **Schedule**, which includes all clauses applied to the **Policy** while the **Policy** is in force.

Important

It is important that **You**

- check that the Sections **You** have requested are included in the **Schedule**;
- check that the information **You** have given **Us** is accurate and tell **Us** if it is not – see the “Information you have given us” Section on *page 2*;
- comply with **Your** duties under each Section and under the insurance as a whole.

If this **Policy** does not meet **Your** requirements, if there are any inaccuracies or if **Your** requirements change, **You** should contact **Your Broker** at **Your** earliest opportunity.

General Definitions

Definitions are set out below unless otherwise shown in a particular **Policy** section. Any word or phrase, other than titles and paragraph headings, which has a definition is printed throughout this **Policy**, the **Schedule** or any endorsement relating to this **Policy** in **coloured, bold type**. Any defined word or phrase in the singular is deemed to include the plural and those in the plural are deemed to include the singular.

- 1. Abuse or Molestation** means any physical, mental or emotional abuse including but not limited to harassment or bullying, voyeurism, invasion of privacy, mistreatment or maltreatment, neglect, any act of a sexual nature or any act undertaken with a sexual motive or any situation where **You** had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental and/or emotional) of a victim and were in breach of that duty to protect those in **Your** care either through negligence or vicariously for the acts and/or omissions of **Your Employees, Members** or **Volunteers**.
- 2. Act of Terrorism/Terrorism** means an act, including but not limited to the use of force or violence and/or threat of an act of terrorism, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 3. Aircraft** means any vessel, craft, **Vehicle**, kite, hang glider, balloon or other appliance whether heavier or lighter than air used for recreational flying aerial sports or to transport persons or property. The term includes any related appurtenances or equipment such as parachutes.
- 4. Bodily Injury** means death, injury, illness, disease, mental anguish or nervous shock of or to any person.
- 5. Broker** means the insurance broker who arranged this insurance for **You**, where applicable.
- 6. Business** of the **Insured** is that of a sporting club and/or member of the sporting association, league or entity stated in the **Schedule**. The business includes all activities connected with the **Sport** or activity including responsibilities as landlord, tenants, property owners and organisers of social and fund-raising

activities.

7. **Category 4 Sports** means Rugby Union, Rugby League, Football, Gaelic Football, Gridiron, Australian Rules Football, Kick Boxing, Boxing, Martial Arts, Cycling and all other contact sports.
8. **Claim** means:
 - 8.1. any **Claim** made against the **Insured**;
 - 8.2. the receipt of written notice from any person of an intention to make a **Claim** against the **Insured**; irrespective of whether the amount of the claim is likely to be within or above the amount of the **Excess**, if applicable, specified in the **Schedule**.
9. **Coach/Referee** means a **Member** of the club, association, league or entity who is accredited and qualified in accordance with the requirements of the **Sport** or activity nominated in the **Schedule** and/or a person with a minimum of coaching or refereeing experience in the nominated **Sport** or activity, indicated in the **Schedule**.
10. **Company's Computer System** means a computer system leased, owned or operated by or which is made available or accessible to the **Insured** for the purpose of storing and processing the **Insured's** electronic data or software.
11. **Compensation** means damages awarded to claimants and includes interest which may be awarded upon damages or incurred upon a judgment debt and claimants' costs, but does not include fines, penalties, criminal sanctions of any description, punitive, liquidated or exemplary damages.
12. **Costs and expenses** means:
 - 12.1. Claimant's costs and expenses arising in respect of any claim against **You** which may be the subject of **Indemnity** under this **Policy**.
 - 12.2. All costs and expenses incurred by **You** with **Our** written consent in respect of any claim against **You** and for which **You** may be entitled to **Indemnity** under this **Policy**.
 - 12.3. Costs and expenses of legal representation at any coroner's inquest or fatal accident inquiry in respect of any death.
13. **Cyber Event** means any:
 - 13.1. Damage to, loss, destruction, corruption, theft, unauthorized or negligent processing, collection, recording, retrieval, disclosure, dissemination, disposal or loss of operational control of personal information in any form;
 - 13.2. Loss, theft or unauthorized disclosure of personal information (personal data) or confidential information (other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing);
 - 13.3. Unauthorized access to or use of any personal information (personal data) or confidential information other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing) occurring in the company's computer system;
 - 13.4. Non-physical and technological failure of computer system security or other technological security measures aimed at protecting data in any format;
 - 13.5. Malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the company's computer system; and/or
 - 13.6. Breach of laws and regulations pertaining to privacy and resulting from items 1., 2., 3., 4., and 5., above.
14. **Employee** means any person who is:
 - 14.1. employed under a contract of service or apprenticeship with **You**;
 - 14.2. a labour master or person supplied by him;
 - 14.3. employed by labour only sub-contractors;
 - 14.4. self-employed and working for **You** and under **Your** control;
 - 14.5. hired to or borrowed by **You**;
 - 14.6. supplied to **You** for the purpose of study work or training experience;
 - 14.7. a prospective employee who is undergoing practical work experience whilst being assessed by

- You** as to his or her suitability for employment;
- 14.8.** a voluntary helper while working under **Your** supervision and control and in connection with the **Business**; or
- 14.9.** an outworker or homeworker employed under a contract to personally carry out any work in connection with the **Business** while they are engaged in that work.
- 15. Excess** means the first amount of any **Claim** payable by the **Insured**, specified in the **Schedule**.
- 16. Fungus, Mildew and Mould** includes but is not limited to any form or type of **Mould, Mildew**, mushroom yeast or biocontaminant. Spore(s) includes but is not limited to, any substance produced by, emanating from, or arising out of any **Fungus**/fungi.
- 17. Indemnity / Indemnify/ Indemnified / Indemnifiable** means the principle according to which a person who has suffered a loss is restored (so far as possible) to the same financial position that they were in immediately before the loss, subject to the applicable policy limits and excess.
- 18. Insured** means **You** and at **Your** request:
- 18.1.** any director, executive officer, committee member, office-holder, **Employee, Coach** of the club, association, league or entity but only whilst acting within the scope of their duties in such capacity;
- 18.2.** any registered **Member** of the club, association, league or entity or voluntary worker but only whilst acting in connection with club, association, league or entity activities and whilst conforming to the rules and by-laws. The **Member** will only be entitled to **Indemnity** under this **Policy** to the extent that said **Member** is not entitled to **Indemnity** under any other **Policy** of insurance;
- 18.3.** any owner of plant in respect of the hire of said plant to the club, association, league or entity named in the **Schedule** but only to the extent required under written contract or agreement;
- provided that if **Indemnity** is extended to any party described in *paragraphs 18.1 to 18.3* above that party will be subject to the terms of this **Policy** so far as they can apply and in any event the **Insurer's** liability will not exceed the applicable limit of indemnity specified in the **Schedule**.
- 19. Insurer** means Allianz Global Corporate & Specialty.
- 20. Landing Area** means any part of earth's surface including water or any structure or property used for embarkation or disembarkation of people or loading or unloading of goods or where **Aircraft** are kept, housed maintained or operated and where **Aircraft** may take off and land.
- 21. Medical Persons** means medical doctors, nurses, physiotherapists, dentists and certified first aid attendants.
- 22. Member** means any **Member**, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the **Sport** or activity specified in the **Schedule**.
- 23. Occurrence** means an event, including continuous, repeated exposure to substantially the same general condition, which results in **Bodily Injury** or **Property Damage** neither expected nor intended from the stand point of the **Insured**.
- 24. Offshore** means from the time of embarkation by an **Employee** onto a vessel or aircraft (including helicopters) for conveyance from land to an offshore installation or support or accommodation vessel until disembarkation by that **Employee** from a vessel or aircraft (including helicopters) onto land upon return from an offshore installation or support or accommodation vessel. For the purpose of this definition "offshore installation" does not include includes wind farms which are deemed not to be offshore.
- 25. Period of Insurance** means the **Period of Insurance** stated in the **Schedule**.
- 26. Policy** means:
- 26.1.** all the terms, conditions, definitions, exclusions and limitations contained in this **Policy**; and
- 26.2.** the **Schedule**; and
- 26.3.** any endorsements attaching to and forming part of this **Policy**, either at inception or during the **Period of Insurance**.
- 27. Pollution** means:
- 27.1.** pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory; and
- 27.2.** all loss, damage or injury directly or indirectly caused by such pollution or contamination.

28. **Principal** means the other party to a contract or agreement for whom **You** are undertaking work or services or providing **Products** where such party is responsible for setting out the terms of the contract or agreement.
29. **Product** means any property after it has left the custody or control of the **Insured** which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the **Insured** for the purpose of the **Sport** specified in the **Schedule**. For the purpose of clarity, "**Product**" is deemed to include food and drink sold or supplied by **You** as part of the **Sport**.
30. **Products Liability** means any liability of the **Insured Indemnifiable** under "Insuring Agreements (what is covered): 1" of the Public & Products Liability Section of this **Policy** which arises directly or indirectly out of a **Product** or any defect or failure of a **Product**.
31. **Property Damage** means accidental loss of or damage to property and includes loss of use of property.
32. **Public Liability** means any liability of the **Insured Indemnifiable** under "Insuring Agreements (what is covered): 2" of the Public & Products Liability Section of this **Policy** other than **Products Liability**.
33. **Schedule** means the document issued to the **Insured** and which specifies the particular details of this insurance including the **Insured's** details the **Period of Insurance** and the limit of indemnity and which forms part of this **Policy**.
34. **Sport** means being physically engaged in the Sport(s) or activity specified in the **Schedule** and includes all official activities connected therewith.
35. **Territorial Limits** means
- 35.1. the **United Kingdom**;
- 35.2. elsewhere in the world in respect of;
- any act or omission occurring within the territories specified in 35.1 above;
- the acts or omissions of persons normally resident in the territories specified in 35.1 above but temporarily engaged in the **Business** outside those territories;
- unless otherwise specified on the **Schedule**.
- 35.3. 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**.
36. **United Kingdom** means England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man and territorial waters.
37. **Vehicle** means any type of conveyance of goods or personnel, including a caravan or trailer, which is intended to be propelled other than by manual or animal power.
38. **Watercraft** means any vessel, craft, **Vehicle** or appliance made or intended to float on or in or travel on or through or under water.
39. **We/Us/Our** means Sportscover Europe Limited as underwriting agent of the **Insurer**.
40. **You** means the club, association, league or entity named in the **Schedule**.

Public & Products Liability Section

Insuring Agreements (what is covered)

(Applicable to this Public & Products Liability Section only)

In accordance with the exclusions, conditions and definitions of this **Policy** the **Insurer** agrees:

1. to **Indemnify** the **Insured** for their legal liability to pay **Compensation**; and
2. **Costs and expenses** incurred with **Our** consent;

as a result of

- a) accidental **Bodily Injury** to any person other than any **Employee**; or
- b) accidental **Property Damage**; or
- c) obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water:

caused by an **Occurrence** during the **Period of Insurance**, in connection with the **Business** and within the **Territorial Limits**.

Extensions of cover

(Applicable to this Public & Products Liability Section only)

1. Defective Premises Act

- 1.1. The **Insurer** will **Indemnify** the **Insured** in the terms of this **Policy** against legal liability incurred by the **Insured** under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of **Bodily Injury** or damage occurring within a period of seven years from the expiry or cancellation of this **Policy**.
- 1.2. This **Indemnity** does not apply to any costs or expenses incurred in repairing, replacing or making any refund in respect of any such premises.
- 1.3. The **Insurer** will not be liable under this extension if the **Insured** is entitled to **Indemnity** under any other insurance.

2. Consumer Protection Act

- 2.1. The **Insurer** will **Indemnify** the **Insured** up to the limit of indemnity in respect of
 - 2.1.1. the costs of prosecution awarded against the **Insured** and any the **Insured's Employees**; and
 - 2.1.2. legal fees and expenses incurred with **Our** consent;in the defence of and arising from criminal proceedings brought or in an appeal 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 or alleged to have been committed during the **Period of Insurance** and in the course of the **Business**.
- 2.2. The **Indemnity** will not apply:
 - 2.2.1. where **Indemnity** is provided by any other insurance;
 - 2.2.2. in respect of proceedings resulting from any deliberate act or omission.

3. Contingent Vehicle Liability

- 3.1. Despite "Exclusion 7" of this Section of this **Policy** and provided the **Insured** is not more specifically insured under any other **Policy** the **Insurer** will **indemnify** the **Insured** in the terms of this **Policy** in respect of **Bodily Injury** or **Property Damage**:
 - 3.1.1. caused by any **Vehicle** owned by or in the possession of or being used by or on behalf of the **Insured** which is:
 - a. not licensed for road use and which is being used in circumstances which do not require insurance or security under any road traffic legislation;
 - b. designed or adapted primarily for use as a tool but this **indemnity** will not apply to liability in respect of which any road traffic legislation requires insurance or security.

3.1.2. arising during the act of loading or unloading a motor **Vehicle** or the bringing to or taking away of a load from such **Vehicle**;

but the **Insurer** will not **Indemnify** the **Insured** against legal liability resulting from a **Vehicle** being used outside the **United Kingdom**.

Limit of Indemnity

(Applicable to this Public & Products Liability Section only)

The liability of the **Insurer** under this Section of this **Policy** in respect of any one **Claim** will not exceed the applicable limit of indemnity specified in the **Schedule**, except that:

- a) the **Insurer's** aggregate liability in respect of **Products Liability** during any **Period of Insurance** will not exceed the limit of indemnity specified in the **Schedule**;
- b) **Costs and expenses** will be payable;
 - i) in addition to the applicable limit of indemnity specified in the **Schedule**;
 - but;
 - ii) in respect of the acts or omissions of persons normally resident in the territories specified in subparagraph 35.1 of "General Definitions - 35" whilst engaged for the purposes of the **Business** in temporary visits to the United States of America or Canada or any countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada **Costs and expenses** will be payable in addition to the applicable limit of indemnity up to a further amount equal to the applicable limit of indemnity;

unless this insurance is specifically endorsed to the contrary.

Exclusions (what is not covered)

(Applicable to this Public & Products Liability Section only)

The **Insurer** will not **Indemnify** the **Insured** against legal liability:

1. directly or indirectly arising out of **Bodily Injury** to any **Employee** arising out of or in the course of employment by **You** in the **Business**.
2. for damage to property owned, leased or hired by or under hire purchase or loaned to the **Insured** or otherwise in the **Insured's** or the **Insured's Employees** care, custody or control, but this exclusion does not apply to:
 - a. premises (including its contents) and other property temporarily occupied by the **Insured** for the purpose of the **Sport**;
 - b. **Employee's** and visitor's clothing and personal effects for an amount not exceeding £10,000. In respect of any such **Occurrence** the **Insured** will bear the first £100 of each and every claim;
 - c. premises occupied under a lease by the **Insured** to the extent that the **Insured** would be held liable in the absence of any specific agreement. In respect of any payment for **Property Damage** caused by fire or explosion the **Insured** will bear the first £100 of each and every claim.
3. for malicious damage caused by any **Insured** or others for whom the **Insured** is responsible.
4. for damage to or loss of or the cost of repair, reconditioning, replacement, removal or recalling of any **Product** or component part.
5. caused by or arising out of any **Products** which
 - to **Your** knowledge are for delivery or use in the United States of America or Canada, their territories, possessions, dependencies or protectorates; or
 - are sold, supplied, erected, repaired, altered, treated, installed in or for use in any **Aircraft**, aerospace device, hovercraft or waterborne craft or for marine or aviation purposes.
6. arising out of the ownership, maintenance, operation, preparation or use by or on behalf of the **Insured** of:
 - 6.1. any **Aircraft** or hovercraft, or
 - 6.2. any property or structure used as a **Landing Area** for **Aircraft** provided such liability arises out of such use as a **Landing Area**, or

- 6.3. any **Watercraft** or vessel exceeding 8 metres in length; but this Exclusion 6.3 will not apply with respect to operations by independent contractors.
- 7. arising out of the ownership, maintenance, operation or use by or on behalf of the **Insured** of any **Vehicle**.
- 8. of any **Insured** directly or indirectly arising out of:
 - 8.1. assault, battery or any intentional or deliberate violence committed or alleged to have been committed by any **Insured**.
 - 8.2. sexual assault, sexual harassment, or rape
 - 8.3. actual or alleged **Abuse or Molestation**, including but not limited to the employment, supervision, reporting to the proper authorities, failure to so report or retention of any person.
- 9. arising out of the giving or failure to give professional advice or service by the **Insured** or any error or omission in the giving of professional advice or service 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**.
- 10. arising directly or indirectly out of or caused by or in connection with the erection, demolition, alteration of and/or addition to buildings by or on behalf of the **Insured** except;
 - 10.1. an alteration or addition not exceeding in cost the sum of £25,000; and/or
 - 10.2. demolition of a building or structure exceeding 10 metres in height.
- 11. arising directly or indirectly from vibration or from the removal or weakening of or interference with support to land, buildings or any other property.
- 12. arising directly or indirectly from 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.
- 13. for any **Bodily Injury** caused, or contributed to, by any participant to any other participant whilst participating in the Sport, match or practice of any **Category 4 Sports** unless specified in the **Schedule**.
- 14. directly or indirectly arising from **Fungus, Mildew and Mould**. This exclusion includes but is not limited to:
 - 14.1. **Bodily Injury, Property Damage** or medical payments arising out of, resulting from, caused by, contributed to by the existence, inhalation or exposure to any **Fungus/fungi** and/or Spore(s);
 - 14.2. Any cost or expenses associated in any way, or arising out of the abatement, mitigation, remediation, containment, detoxification, neutralisation, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any **Fungus/fungi** or Spore(s); or
 - 14.3. Any obligation to share with or repay any person, organisation or entity related in any way to items 14.1 and 14.2 above regardless of any other cause, event, material, **Product** and or building component that contributed concurrently or in any sequence to the **Bodily Injury** or **Property Damage**.
- 15. Any actual or alleged liability for any **Claim** in respect of loss or losses directly or indirectly arising out of, resulting from, caused by or contributed to by asbestos in whatever form or quantity.
- 16. Any liability arising from an **Act of Terrorism**, including liability for death, injury, illness, loss, damage, cost or expense directly or indirectly caused by resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.
- 17. arising out of any actions for defamation, libel, slander or breach of copyright.
- 18. for any **Bodily Injury** arising out of Acquired Immune Deficiency Syndrome (AIDS), Hepatitis C, Cancer or Chronic Traumatic Encephalopathy (CTE) in any form, howsoever these illnesses may have been acquired or may be named.
- 19. for any form of performance, surety, credit or financial guarantee.
- 20. for any **Claims** caused by or arising out of arc or flame cutting, flame heating, arc or gas welding or similar operation in which welding equipment is used.
- 21. for any economic or pecuniary loss where no **Bodily Injury** or damage to tangible property occurs.
- 22. for any liability directly or indirectly based upon, arising out of, or attributable to:
 - 22.1. the use or intended use of any apparatus which can be used for the purpose of artificial sun tanning;
 - 22.2. the presence of artificial sun tanning equipment on the **Insured's** property.

23. caused by or arising out of
- 23.1. advice, design or specification given by the **Insured** for a fee; or
 - 23.2. professional services rendered by the **Insured** or on the **Insured's** behalf.

Conditions

(Applicable to this Public & Products Liability Section only)

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

1. In the event of an **Occurrence**, the **Insured** must as soon as reasonably practicable take at its own expense all reasonable steps, including recall of any of the **Insured's Products**, to prevent other **Bodily Injury** or **Property Damage** from **arising** out of the same or similar conditions. Such expense will not be recoverable under this **Policy**.
2. The **Insurer** must be permitted but will not be obliged to inspect the **Insured's** property and operations at **any** time after giving reasonable notice. Neither the **Insurer's** right to make inspections nor the making of an inspection nor any inspection report will constitute an undertaking on behalf of or for the benefit of the **Insured** or others, to determine or warrant that the property or operations are safe. The **Insurer** may after giving reasonable notice examine and audit the **Insured's** books and records at any time during the **Period of Insurance** and extension of the **Period of Insurance** within three years after the final termination of this **Policy**, as far as they relate to the subject matter of this insurance.
3. The inclusion of more than one person or organisation as **Insured** under this **Policy** will not in any way remove the right of any one insured person or organisation to claim against another. This provision however will not under any circumstances operate to increase or aggregate the limit of indemnity stated in the **Schedule**.

Professional Indemnity Section

Definitions

(Applicable to this Professional Indemnity section only)

1. **Claims Made** means **Claims** made during the **Period of Insurance**.
2. **Insured**, as defined under the "General Definitions", automatically extends to include the **Qualified Person** who committed or is alleged to have committed the negligent act, error or omission giving rise to a **Claim**, provided that the **Qualified Person** is subject to and complies with the terms of this **Policy** so far as they can apply.
3. **Known Circumstance** means any circumstance or **Claim** in respect of which the **Insured** are entitled to **indemnity** under this **policy** and of which the **Insured** are aware, or ought reasonably to be aware, at the commencement of the **Period of Insurance**, whether notified under any other insurance or not.
4. **Qualified** means that person has either the necessary and appropriate:
 - 4.1. qualifications and/or registration and/or accreditation and/or licensing from an accredited sports institute or the **Sport's** national association or governing body; or
 - 4.2. authorisation from the **Sport's** national association or governing body or its regional representative to whom or which this authority is devolved.
5. **Qualified Person** means a **Qualified** person appointed by the club, league or association noted in the **Schedule** to act as a **Coach**/official but only whilst acting in the scope of their duties in such capacity.
6. **Retroactive Date** means the date specified in the **Schedule** as the **Retroactive Date**.
7. the **Sport** means the sport(s) in which the club, league or association engages, specified in the **Schedule** and includes all official activities connected with the sport(s).

Insuring Agreements (what is covered)

(Applicable to this Professional Indemnity section only)

In accordance with the exclusions, conditions and definitions of this **Policy**, the **Insurer** agrees to **Indemnify** the **Insured** in respect of the **Insured's** legal liability to pay **Compensation** and claimants' costs and expenses resulting from any **Claim** alleging a breach of professional duty whether that duty is owed in contract or otherwise arising from any negligent act, error or omission of a **Qualified Person** whenever or wherever committed or alleged to have been committed in connection with the **Sport**, provided that:

1. the **Claim** is made against the **Insured** during the **Period of Insurance** and notified as soon as practicable in writing to the **Insurer** during the **Period of Insurance**; and
2. the alleged negligent act, error or omission occurred subsequent to the **Retroactive Date** and within the **Territorial Limits**.

However, provided that the **Insured** gives the **Insurer** notice in writing of any circumstances which might give rise to a **Claim** against the **Insured**:

- a) as soon as reasonably practicable after the **Insured** becomes aware of those circumstances; and
- b) before the expiry of the **Period of Insurance**;

then this insurance will respond to any subsequent **Claims** connected directly to those circumstances, even though no **Claim** has actually been made against the **Insured** during the **Period of Insurance**.

Extension of cover

(Applicable to this Professional Indemnity section only)

In accordance with the exclusions, conditions and definitions of this **Policy**, and subject to the limit of indemnity, the **Insurer** agrees to **Indemnify** the **Insured** in respect of the **Insured's** legal liability to pay **Compensation** and claimants' costs and expenses resulting from any **Claim** made against the **Insured** during the **Period of Insurance** alleging Libel or Slander by reason of words written or spoken by the **Insured**.

Limit of Indemnity

(Applicable to this Professional Indemnity section only)

The liability of the **Insurer** under this Section of this **Policy** in respect of:

- a) **Compensation** and claimants' costs and expenses; and
- b) costs, fees and expenses incurred by the **Insured** with the consent of the **Insurer** in the defence, investigation and settlement of a **Claim** made against the **Insured** under this Section of this **Policy**;

will not exceed the limit of indemnity specified in the **Schedule** for any one **Claim** and in the aggregate for all **Claims** in any **Period of Insurance**.

Exclusion (what is not covered)

(Applicable to this Professional Indemnity section only)

The **Insurer** will not **indemnify** the **Insured** against any **Claim** nor **Costs and expenses** following any **Claim** made or threatened or in any way intimated before the inception date of this **Policy** or concerning any **Known Circumstance**.

Employers' Liability Section

Definition

(Applicable to this Employers' Liability Section only)

1. **You** means the club, association, league or entity named in the **Schedule** and at **Your** request:
 - 1.1. any director or **Employee** while acting on behalf of or in course of their employment or engagement with **You** in respect of liability for which **You** would have been entitled to **Indemnity** under this **Policy** if the claim against any such person had been made against **You**.
 - 1.2. any of **Your Members**.
 - 1.3. any officer, member or **Employee** of **Your** social, sports or welfare organisation or fire, first aid or ambulance service in their respective capacity.
 - 1.4. any **Principal** for legal liability in respect of which **You** would have been entitled to **Indemnity** under this **Policy** if the claim had been made against **You** arising out of work carried out by **You** under a contract or agreement.
 - 1.5. **Your** personal representatives (in the event of **Your** death) in respect of liability incurred by **You**;

provided that if **Indemnity** is extended to any party described in *paragraphs 1.1 to 1.5* above that party is subject to the terms of this **Policy** so far as they can apply and in any event the **Insurer's** liability will not exceed the limit of indemnity.

Insuring Agreement (what is covered)

(Applicable to this Employers' Liability Section only)

In accordance with the exclusions, conditions and definitions of this **Policy**, the **Insurer** agrees to **Indemnify** the **Insured** against:

- a) all sums which the **Insured** becomes legally liable to pay as **Compensation**; and
- b) **Costs and expenses**;

in the event of **Bodily Injury** sustained by any **Employee** which arises out of and in the course of their employment by the **Insured** in the **Business** and which is caused during the **Period of Insurance**;

- i. within the **United Kingdom**; or
- ii. elsewhere in the world in respect of temporary visits in a non-manual labour capacity by any **Employee** in connection with the **Business** provided that such **Employee** is normally resident in the **United Kingdom**.

Employers' liability compulsory insurance

(Applicable to this Employers' Liability Section only)

The **Indemnity** granted by this Section of this **Policy** is deemed to be in accordance with the provisions of any law enacted in the **United Kingdom** relating to compulsory insurance of employers' liability to their **Employees**.

If however the **Insurer** pays any sum which would not have been paid but for the provisions of such law then **You** must repay such sum to the **Insurer**.

Extension of cover - Unsatisfied court judgments

(Applicable to this Employers' Liability Section only)

In the event that:

- a) a judgment for damages is obtained against any company or individual operating from premises within the **United Kingdom** by any **Employee** in respect of **Bodily Injury** caused during any **Period of Insurance** arising out of and in the course of their employment by **You** in the **Business**; and
- b) it remains unsatisfied in whole or in part six months after the date of such judgment;

The **Insurer** will **Indemnify** the **Employee** or their personal representative up to the limit of indemnity for the amount of damages and awarded costs which remain unsatisfied as long as;

- i) there is no appeal outstanding;
- ii) any payment made by the **Insurer** will only be in respect of **Bodily Injury** which would otherwise be within the scope of cover of this Section of this **Policy**;
- iii) any payment made the **Insurer** will only be in respect of liability for which **You** would have been entitled to **Indemnity** under this Section of this **Policy** if the judgment had been made against **You**; and
- iv) the **Insurer** will be entitled to take over and prosecute for their own benefit any claim against any other party and **You**, the **Employee** or their personal representatives must give all information and assistance required.

Limit of indemnity

(Applicable to this Employers' Liability Section only)

1. The amount specified in the **Schedule** as the limit of indemnity for Employers' Liability.

The **Insurer's** liability for all **Compensation** payable by the **Insured** to any claimant or any number of claimants in respect of or arising out of any one event or all events of the series resulting from or attributable to one source or original cause will not exceed the limit of indemnity.

The limit of indemnity will be the maximum amount payable including **Costs and expenses**.

2. Despite anything contained in *paragraph 1* above, the **Insurer's** liability for **Compensation** and **Costs and expenses** payable by **You** in respect of any one claim arising out of any one event or all events of a series resulting from or attributable to one source or original cause and arising out of **Terrorism** will not exceed £5,000,000.
3. Despite anything contained in *paragraph 1* above, the **Insurer's** liability for **Compensation** and **Costs and expenses** payable by **You** in respect of any one claim arising out of any one event or all events of a series resulting from or attributable to one source or original cause and arising out in respect of which a link has been or is established to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or **Products** containing asbestos will not exceed £5,000,000.

Exclusions (what is not covered)

(Applicable to this Employers' Liability Section only)

1. The **Insurer** will not **Indemnify You** against **Your** legal liability for **Bodily Injury** to an **Employee** in circumstances where compulsory insurance or security is required by Road Traffic Act legislation.
2. The **Insurer** will not **Indemnify You** against liability arising **Offshore**.

Condition

(Applicable to this Employers' Liability Section only)

This is a condition of the insurance that **You** need to meet as **Your** part of this contract. If **You** do not meet this condition, the **Insurer** may need to reject a claim payment or a claim payment may be reduced. In some circumstances **Your Policy** may not be valid.

It is a condition of this Section of the **Policy** that **You** do not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell or use asbestos or materials or products containing asbestos.

General Extensions (what may be covered)

These extensions apply to all sections of this **Policy** and are subject to all other terms of this **Policy** so far as they can apply unless otherwise stated.

1. Contractual liability

Despite "General Exclusions (what is not covered): 2" of this **Policy**, the **Insurer** will **Indemnify You** under the applicable Section of this **Policy**, to the extent that any contract or agreement entered into by **You** with any **Principal** requires **You** to assume liability for **Bodily Injury** or loss of or damage to **Property** which arises out of the performance by **You** of such contract or agreement provided that:

- 1.1. the conduct and control of claims is vested in the **Insurer**;
- 1.2. the **Indemnity** granted by the Employers' Liability Section of this **Policy** will apply only in respect of **Your** liability to **Your Employees**; and
- 1.3. nothing in this extension will increase the **Insurer's** liability to pay more than the applicable limit of indemnity under the applicable Section of this **Policy**.

2. Prosecution Legal Expenses including corporate manslaughter

This extension applies only if the **Schedule** specifies that the Public & Products Liability Section and/or the Employers' Liability Section of this **Policy** is covered.

In the event of:

- 2.1. any act, omission or incident or alleged act, omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work etc Act 1974, Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the **United Kingdom**; or
- 2.2. an incident which results in an inquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975;

the **Insurer** will provide **Indemnity** against **Costs and expenses** incurred by **You** with the **Insurer's** written consent in representing **You** in such proceedings, including appealing the results of such proceedings, as long as the proceedings relate to an act, omission or incident or alleged act, omission or incident which has been committed during the **Period of Insurance** within the **United Kingdom** and in the course of the **Business**.

Conditions applicable to this Extension

- 2.3. the **Insurer's** total liability under this Extension in respect of all **Costs and expenses** will not exceed £1,000,000 in the aggregate during any **Period of Insurance** which is payable in addition to the limit of indemnity specified in the **Schedule**.
- 2.4. the **Insurer** will only **Indemnify You** where such **Costs and expenses** arise as a result of any matter which is the subject of **Indemnity** under this **Policy**.
- 2.5. the **Insurer** will only be liable for **Costs and expenses** incurred in respect of legal representation appointed by the **Insurer**.
- 2.6. If there is any other insurance or **Indemnity** in force covering any or all of the same **Costs and expenses**, the **Insurer's** liability will be limited to a proportionate amount of the total **Costs and expenses** but subject always to the limit of indemnity of £1,000,000.

Exclusions applicable to this Extension

- 2.7. This **Indemnity** will not apply to:
 - 2.7.1. proceedings in respect of any **Bodily Injury** deliberately caused by **You**; or
 - 2.7.2. persons other than **You** or any of **Your** directors, partners, proprietors or **Employees**.

3. Data Protection Legislation

*This Extension operates on a claims-made basis. This means that the **Insurer's** will only **Indemnify You** for claims first made against **You** and notified to **Us** during the **Period of Insurance***

- 3.1. The **Insurer** will **Indemnify You** in respect of liability to pay:
 - 3.1.1. **Compensation** for damage or distress, as described in Section 13 of the Data Protection Act 1998;
 - 3.1.2. **Compensation** for material or non-material damage which is the direct result of a breach of the **GDPR**;

including reasonable defence costs and expenses incurred with the **Insurer's** written consent, provided that any **Claim** for **Compensation** is first made against **You** during the **Period of Insurance**.

3.2. Limit of Indemnity

The **Insurer's** liability under this Extension is limited to 50,000 GBP in respect of any one claim and in total for all claims first made during any **Period of Insurance**.

3.3. Exclusions (what is not covered)

Indemnity will not apply in respect of;

- 3.3.1.** liability for indirect or consequential losses;
- 3.3.2.** the payment of fines or penalties or liquidated damages;
- 3.3.3.** the cost of replacing reinstating rectifying or erasing any data;
- 3.3.4.** liability caused by or arising from a deliberate or intentional wrongful act or deliberate or intentional wrongful omission of any person eligible for an **Indemnity** under this Extension;
- 3.3.5.** liability arising from or caused by any actual or alleged act or omission by **You** or of any person eligible for an **Indemnity** under this Extension, which occurred before the start of this Extension, if the result of that act or omission could reasonably have been expected to lead to a **Claim**;
- 3.3.6.** liability arising solely because **You** did not comply with **Your** legal obligations set out under the Data Protection Act 1998 or the **GDPR**;
- 3.3.7.** the costs and expenses of legal representation:
 - 3.3.7.1.** in the defence of any criminal proceedings brought against **You**;
 - 3.3.7.2.** in an appeal against conviction resulting from a prosecution;arising out of any actual or alleged breach of data protection legislation or regulation.

3.4. Conditions

3.4.1. The following are conditions of the insurance that **You** need to meet as **Your** part of this Extension. If **You** do not meet any of these conditions the **Insurer** may reject a claim or payment in respect of a claim could be reduced.

It is a condition of this Extension that **You** must:

- 3.4.1.1.** have in place an appropriate procedure to detect, report and investigate a personal data breach;
- 3.4.1.2.** only make a claim under this Extension where **You** have complied with 3.4.1.1. above.
- 3.4.2.** For the purposes of this Extension, any "Other Insurance" clause in **Your Policy** is replaced by either
 - 3.4.2.1. **Indemnity**** will not apply in respect of any sum under this Extension if cover for that sum is payable under another policy issued to **You** by **Us** (or would be but for the exhaustion of the limit of liability or the application of the excess amount under that other policy); or
 - 3.4.2.2.** if **You** make a claim for **Indemnity** under this Extension which is also covered by any other Insurer the **Insurer** will not pay more than their proportionate share;

as may be applicable.

In respect of each and every claim under this Extension **Your Excess** will be 10% of the amount of that claim or £500 whichever is the greater.

General Exclusions (what is not covered)

The following apply to all sections of this Policy unless stated otherwise.

1. The **Insurer** will not **Indemnify** the **Insured** against any **Claim** or **Claims** nor **Costs and expenses** following any **Claim**:
 - 1.1. brought about or contributed to by any dishonest, fraudulent, criminal or malicious act or omission of the **Insured** or of any person at any time employed by the **Insured**.
 - 1.2. arising from the conduct of any business not conducted for the benefit of or on behalf of the **Insured** named in the **Schedule**.
 - 1.3. in respect of the ownership, maintenance, operation or use of any **Aircraft**, boats, automobiles or **Vehicles** of any kind by or in the interest of the **Insured**.
 - 1.4. as a result of the insolvency, bankruptcy or liquidation as the case may be of the **Insured**.
 - 1.5. brought against an **Insured** arising directly or indirectly out of physical assault or interference as a consequence.
 - 1.6. brought against the **Insured** arising directly or indirectly from the use of non-medically prescribed drugs.
 - 1.7. arising directly or indirectly from any injury (including emotional distress or mental trauma) loss or damage which is actually or allegedly caused by contributed to by the Acquired Immune Deficiency Syndrome (AIDS) or its pathogenic agents, or Chronic Traumatic Encephalopathy (CTE).
 - 1.8. directly or indirectly caused by
 - 1.8.1. actual or threatened riots, strikes or civil disorders or civil disobedience of any kind;
 - 1.8.2. any security measures imposed in response to the circumstances expressed in 1.8.1;which may result in the closure of a venue or the prevention or suspension of access to a venue or to the non-participation by attendees or performers, whether voluntary or compulsory.
 - 1.9. directly or indirectly caused by
 - 1.9.1. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power,
 - 1.9.2. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - 1.9.3. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of an explosive nuclear assembly;provided that in respect of claims arising out of injury which form the subject of **Indemnity** under the Employers' Liability Section of this **Policy** "General Extensions (what may be covered) 1.9.2 and 1.9.3" will only apply to the legal liability assumed by **You** under any agreement which liability would not have attached in the absence of that agreement;
2. The **Insurer** will not **Indemnify** the **Insured** in respect of liability assumed under a contract or agreement unless the **Insured** would have been liable in the absence of such contract or agreement.
3. The **Insurer** will not **Indemnify** the **Insured** against any liability:
 - 3.1. to pay liquidated, punitive, exemplary or aggravated damages.
 - 3.2. to pay any fines and/or penalties imposed by law or by any club, sporting association or other sporting entity.
 - 3.3. to pay any trading debts.
 - 3.4. of the **Insured** or any **Principal** of the **Insured** arising solely from the duties of the **Insured** or **Principal** as a director or legal officer of any company.
 - 3.5. in respect of any;
 - 3.5.1. judgment award or settlement made within countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada;
 - 3.5.2. in respect of any order made anywhere in the world to enforce any judgment award or settlement either in whole or in part made within countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of

America or Canada;

other than in respect of the acts or omissions of persons normally resident in the territories specified in sub-paragraph 35.1 of "General Definitions - 35" whilst engaged for the purposes of the **Business** in temporary visits to the United States of America or Canada or any countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada.

4. The **Insurer** will not **Indemnify** the **Insured** against any **Claim** or **Claims** nor **Costs and expenses** following any **Claim** arising out of, relating directly or indirectly from or caused by or in any way involving reckless disregard and/or willful breach of duty of any kind.
5. The **Insurer** will not **Indemnify** the **Insured** in respect of any loss, damage, fees, costs, charges, expenses and/or liability arising directly or indirectly out of, or in any way related to any **Cyber Event** except to the extent of the indemnity provided under "**General Extension 3 (Data Protection Legislation)**" of this **Policy**.
6. The **Insurer** will not **Indemnify** the **Insured** in respect of any liability arising anywhere in the world in relation to, caused by, or contributed to by or directly or indirectly arising from:
 - 6.1. total or partial destruction, distortion, erasure, corruption, alteration, misuse, misinterpretation, misappropriation or other use of Computer Equipment, or
 - 6.2. error in creating, amending, entering, directing, deleting or using Computer Equipment, or
 - 6.3. total or partial inability or failure to receive, send, access or use Computer Equipment for any time or at all.

For the purpose of this "General Exclusions (what is not covered): 6", "Computer Equipment" means data or part of data, computer hardware, operating system, computer network, equipment, websites, servers, extranet, software, applications software, computer chip including microprocessor chip and coded instructions as well as any new technology, **Product** or service replacing existing Computer Equipment.

The following General Exclusions (what is not covered) do not apply to the Employers' Liability Section of this **Policy**.

7. The **Insurer** will not **Indemnify** the **Insured** against legal liability:
 - 7.1. arising out of failure of any computer system to be date or time compliant including failure of any correction attempted correction conversion renovation rewriting or replacement of any computer system relating to date or time compliance.
 - 7.2. in respect of any loss, cost or expense directly or indirectly arising out of, resulting from or in respect of which a link has been or is established to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or **Products** containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in been operative in the sequence of events resulting in a loss.
 - 7.3. caused by or arising out of the deliberate, conscious or intentional disregard of **Your** obligation to take all reasonable steps to prevent **Bodily Injury** or loss of or damage to **Property**.
 - 7.4. caused by or arising out of liquidated damages clauses, penalty clauses or performance warranties unless such liability would have attached in the absence of those clauses or warranties.
 - 7.5. directly or indirectly caused by or arising from;
 - 7.5.1. an **Act of Terrorism**;
 - 7.5.2. death, injury, illness, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.

If the **Insurer** alleges that by reason of this exclusion any loss, damage or expense is not **Indemnified** by this insurance the burden of proving to the contrary will be upon **You**.

 - 7.6. caused by or arising out of **Pollution**, but the **Insurer** will **Indemnify You** under the Public & Products Liability Section of this **Policy** against liability in respect of accidental **Bodily Injury** or accidental loss of or damage to **Property** caused solely by **Pollution** which results from a sudden, identifiable, unintended and unexpected incident if that incident takes place in its entirety at a specific and identified time and place during the **Period of Insurance** provided that;
 - 7.6.1. all **Pollution** which arises out of any one incident will be deemed to have occurred at the time that incident takes place;

7.6.2. the **Insurer** will not **Indemnify You** against liability in respect of **Pollution** happening anywhere in the United States of America or Canada or their territories, possessions, dependencies or protectorates; and

nothing in this clause 7.6 will increase the **Insurer's** liability to pay more than the limits of indemnity specified in the **Schedule** in the aggregate in respect of damages, costs, fees and expenses awarded against the **Insured** during any **Period of Insurance**.

Claims Conditions

The following apply to all sections of this **Policy** unless stated otherwise.

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

1. Notification

The **Insured** must comply with the requirements stated in "Other Important Information : How to make a Claim" on page 27.

2. Excess

(This Claims Condition does not apply to the Employers' Liability Section of this **Policy**)

In respect of each and every **Claim** against the **Insured** the amount of the **Excess** specified in the **Schedule** will be borne by the **Insured** at their own risk and uninsured. The **Insurer** will only be liable to **Indemnify** the **Insured** for the amount beyond the level of the **Excess** up to the amount of the applicable limit of indemnity.

The **Indemnity** for costs and expenses incurred with the written consent of the **Insurer** in the defence or settlement of **Claims** also will be subject to the **Excess**.

For the purpose of this condition the term "**Claim**" will be understood to mean any and all **Claims** which are within the scope of this **Policy** and which arise by reason of the same act, error or omission.

3. Procedure for the defence and settlement of claims

3.1. No admission offer promise or payment must be made or given by or on behalf of the **Insured** without the **Insurer's** written consent.

3.2. The **Insurer** may, at their discretion:

3.2.1. take full responsibility for conducting, defending or settling any claim in **Your** name; and

3.2.2. take any action the **Insurer** considers necessary to enforce **Your** rights or their rights under this insurance, including to prosecute in the name of the **Insured** for the **Insurer's** own benefit any claim for damages or otherwise and will have full discretion in the conduct of any proceedings and in the settlement of any **Claim** and the **Insured** must give all such information and assistance as the **Insurer** may reasonably require.

4. Discharge of Liability

4.1. The **Insurer** may at any time pay the **Insured** the limit of indemnity applicable to:

4.1.1. an **Occurrence**; or

4.1.2. the **Period of Insurance**;

(less any sums already paid in respect of that **Occurrence** or **Period of Insurance**), or any lesser amount for which all claims arising out of that **Occurrence** or **Period of Insurance** can be settled.

4.2. Thereafter the **Insurer** may relinquish the conduct and control of those claims and be under no further liability in connection with them except in respect of "Insuring Agreements (what is covered): 2" of the Public & Products Liability Section of this **Policy**.

4.3. If the amount ultimately required to settle the claim exceeds the applicable limit of indemnity then, provided that the balance of the amount required to settle the claim is insured either in whole or in part with defence costs payable in addition to the applicable limit of indemnity under this **Policy** then the **Insurer** will also contribute their proportion of subsequent defence costs incurred with their consent.

5. Other insurance

5.1. If in respect of any claim under this **Policy** there is any other insurance or **Indemnity** in **Your**

favour in force relative to that claim, or there would be but for the existence of this **Policy**, except in respect of defence costs payable in addition to the limit of indemnity under this **Policy**, the **Insurer's** liability will be limited to the amount in excess of that which is or would have been payable (but for the existence of this **Policy**) in respect of that claim and subject always to the applicable limit of indemnity.

6. Claims co-operation

- 6.1.** The **Insured** must use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss under this **Policy**, and must as soon as reasonably practicable give all information and assistance to the **Insurer** as it may reasonably require to enable it to investigate and to defend the **Claim** and/or to enable the **Insurer** to determine its liability under this **Policy**.
- 6.2.** The **Insurer** may, on the receipt by it of the notice from the **Insured** of any request, for **Indemnity** under this **Policy**, take whatever action that it considers appropriate to protect the **Insured's** position in respect of the **Claim** against the **Insured**. Any action by the **Insurer** in this respect will not be regarded:
- 6.2.1.** as prejudicing its position under this **Policy**;
 - 6.2.2.** as or imply an admission by the **Insurer** of the **Insured's** entitlement to **Indemnity** under this **Policy**.
- 6.3.** Solicitors retained by the **Insurer** to act on behalf of the **Insured** in relation to any **Claim** against the **Insured** will at all times be at liberty to disclose to the **Insurer** any information obtained by the solicitors, whether from the **Insured** or elsewhere. The **Insured** waives all claim to legal professional privilege between the **Insured** and the **Insurer** which the **Insured** might otherwise have in respect of that information.

7. Remedy for fraud

If **You** or anyone acting on **Your** behalf makes a fraudulent claim under **Your Policy**, including providing fraudulent information or documentation, the **Insurer** will:

- a) refuse to pay the claim;
- b) seek to recover any costs already incurred by the **Insurer** relating to the fraudulent claim;
- c) have the option to cancel the **Policy** from the date of the fraudulent act; and
- d) keep any premium paid to **Us**.

This will not affect separate claims made before the fraudulent act, unless they too were fraudulent.

General Conditions

The following apply to all sections of this **Policy** unless stated otherwise.

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

1. Loss or suspension of registration

(This General Condition does not apply to the Employers' Liability Section of this **Policy**)

The **Insured** must give notice in writing to **Us** as soon as reasonably practicable if the statutory registration and/or licensing of a **Qualified Person** or the club (if the **Insured** specified in the **Schedule** is a club) lapses or is cancelled, suspended or terminated.

2. Queen's Counsel

The **Insurer** will not require the **Insured** to contest any legal proceedings in respect of any **Claim** against the **Insured**.

The **Insured** cannot require the **Insurer** to contest, on its behalf, any legal proceedings in respect of any **Claim** unless a Queen's Counsel (to be mutually agreed upon by the **Insured** and the **Insurer**) advises that such proceedings should be contested.

In formulating the advice Queen's Counsel will take into consideration:

the economics of the matter, having regard to the damages and costs which are likely to be recovered by the Claimant;

the likely costs of defence and the prospects of the **Insured** successfully defending the **Claim** .

The cost of the Queen's Counsel opinion will, for the purposes of this **Policy**, be regarded as part of the costs of defence.

In the event Queen's Counsel advises that having regard to all the circumstances the matter should not be contested but should be settled, providing settlement can be achieved within certain limits which in Queen's Counsel's opinion are reasonable, then the **Insured** will not object to any such settlement and will as soon as reasonably practicable tender to the **Insurer** the applicable **Excess** (or **Excesses** if more than one **Claim**) specified in the **Schedule**.

3. Subrogation

The **Insurer** will not exercise any subrogation rights of recovery against any **Employee** or former **Employee** of the **Insured** unless the **Claim** has been brought about or contributed to by the dishonest, fraudulent, criminal or malicious act or omission of the **Employee** or former **Employee**.

4. Cancellation

Cooling off period

This insurance has a cooling off period of fourteen (14) days. Please see "How to cancel this insurance" on *page 26* of this **Policy**.

After the cooling off period

You may cancel this insurance after the cooling off period by giving **Us** 30 days' notice in writing to **Our** address as stated in this **Policy**.

We may cancel this insurance where there is a valid reason by giving **You** 30 days' notice in writing to **Your** last known address. Examples of valid reasons are as follows:

Non-payment of premium;

A change in risk occurring which means that **We** can no longer provide **You** with insurance cover;

Non-cooperation or failure to supply any information or documentation **We** request;

Failure to inform **Us** of changes to information provided by **You** or that have been requested by **Us**.

Return of premium (after the cooling off period)

Any return premium due to **You** will depend on how long this insurance has been in force and whether **You** have made a claim.

Unless the premium has been calculated on any estimates provided by **You**;

if **We** cancel this insurance **We** will return that proportion of the premium stated in the **Schedule** as the time this **Policy** has been in force bears to the **Period of Insurance**; or

if **You** cancel this insurance **We** will return that proportion of the premium stated in the **Schedule** as the time this **Policy** has been in force bears to the **Period of Insurance**, less £25 administration fee;

but if the premium at the commencement of the **Period of Insurance** has been calculated on any estimates provided by **You**, it will be adjusted in accordance with "General Conditions: 5. Adjustment of premium" on *page 25*.

However, despite *paragraph 0* above if the **Insurer** has paid any claim, in whole or in part, **You** will not receive any refund of premium.

The **Insured** will be responsible for cancelling any Direct Debit Mandate (if applicable).

5. Adjustment of premium

Where the premium is provisionally based on **Your** estimates **You** must keep accurate records and within 90 days of the expiry of the **Period of Insurance** declare actual values as **We** require.

The premium will then be adjusted and any difference paid to **Us** or allowed to **You**.

Where the estimates include remuneration to **Employees** the required declaration must also include remuneration to all persons defined as **Employees** by this **Policy**.

Failure to declare these particulars to **Us** will entitle **Us** to estimate those actual values if **We** so wish and to assess further premium payment due, basing the calculation on **Your** original estimated values.

6. Remedy for breach of the duty of fair presentation

(1) Before this Policy was entered into

If **You** have breached **Your** duty to make a fair presentation of the risk to **Us** before this **Policy** was entered into, then:

- a) where the breach was deliberate or reckless, the **Insurer** may avoid this **Policy** and refuse all claims and keep all premiums paid;
- b) where the breach was neither deliberate nor reckless and, but for the breach:
 - i) **We would not have agreed to provide cover under this Policy on any terms:**
the **Insurer** may avoid this **Policy** and refuse all claims, but will return any premiums paid;
 - ii) **We would have agreed to provide cover under this Policy, but on different terms (other than premium terms):**
We may require that this **Policy** includes those different terms with effect from its start; and/or
 - iii) **We would have agreed to provide cover under this Policy, but would have charged a higher premium:**
 - a. if the discovery of the breach arose because of a claim, at **Your** option:
 - i. the **Insurer** will reduce proportionately the amount paid on a claim. The **Insurer** will pay only X% of what the **Insurer** would otherwise have been required to pay, where $X = \text{premium actually charged} / \text{higher premium that would have been charged} \times 100$; or
 - ii. the **Insurer** will pay the claim in full provided that **You** pay to **Us** the additional premium that **We** would have charged, but for **Your** breach of the duty of fair presentation, calculated from the start of the **Period of Insurance**.
 - b. If the discovery of the breach did not arise because of a claim **You** must pay to **Us** the additional premium that **We** would have charged, but for **Your** breach of the duty of fair presentation, calculated from the start of the **Period of Insurance**.

(2) Before a variation was agreed

If **You** have breached **Your** duty to make a fair presentation of the risk to **Us** before any variation to this **Policy** was agreed, then:

- a) If the breach was deliberate or reckless, the **Insurer** may terminate this **Policy** with effect from the date of the variation, and keep all premiums paid;
- b) where the breach was neither deliberate nor reckless and, but for the breach:
 - i) **We would not have agreed to the variation on any terms:**
We may treat this **Policy** as though the variation was never made, but will return any additional premiums paid in relation to the variation;
 - ii) **We would have agreed to the variation, but on different terms (other than premium terms):**
We may require that the variation includes those different terms with effect from the date the variation was made; and/or
 - iii) **We would have agreed to the variation, but would have increased the premium, or would have increased it by more than We did, or would not have reduced it or would have reduced it by less than We did:**
 - a. if the discovery of the breach arose because of a claim, at **Your** option:
 - i. the **Insurer** may reduce proportionately the amount paid on a claim arising out of events after the variation. In those circumstances, the **Insurer** will pay only Y% of what the **Insurer** would otherwise have been required to pay,

where $Y = \text{total premium actually charged divided by the premium that would have been charged} \times 100$. ; or

- ii. the **Insurer** will pay the claim in full provided that **You** pay to **Us** the additional premium that we would have charged, but for the breach of the duty of fair presentation, calculated from the date the variation was entered into.
- b. If the discovery of the breach did not arise because of a claim, **You** must pay to **Us** the additional premium that **We** would have charged, but for the breach of the duty of fair presentation, calculated from the date the variation was entered into.
- iv) where **We** would have agreed to the variation, but on different terms and **We** would also have increased the premium, or would have increased it by more than **We** did, or would not have reduced it or would have reduced it by less than **We** did:
 - a. **We** may require that the variation includes those different terms with effect from the date the variation was made; and
 - b. 2.(2)b)iii) as shown above will also apply.

Other Important Information

How to cancel this insurance

This insurance has a cooling off period of fourteen (14) days. **You** have a statutory right to cancel **Your Policy** within fourteen (14) days from the day of purchase or renewal of the contract or the day on which **You** receive **Your Policy** or the renewal documentation, whichever is the later.

from either:

- the date **You** receive this insurance documentation; or
- the start of the **Period of Insurance**

whichever is the later.

We will provide a full refund of the premium paid, but **You** will not receive any refund of premium if **You** have made a claim on this insurance. Cancellation at any other time will be as detailed in "General Conditions: 4 Cancellation" on *page 24* of this **Policy**.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policy holder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

How to amend this insurance

If **You** would like to make changes to **Your Policy** please contact **Your Broker** or **Us** directly.

In deciding to provide this insurance and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. If **You** are aware of any material changes to the information provided or if **You** become aware of any material changes **You** must tell **Us** about those changes. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **You** need to change the information **You** have given **Us** please contact **Your Broker** or **Us** directly as soon as reasonably practicable on becoming aware of that change.

Information is material if it could:

- a. affect **Our** assessment of the risk, or
- b. it could mean that **We** may need to change the terms or premium or both, or
- c. mean that **We** may not be able to cover that aspect of risk, or
- d. mean that **We** may no longer be able to provide **You** with insurance cover.

If **You** are unsure whether a change to the information **You** have given **Us** is material please contact **Your Broker** or **Us** directly.

REMEMBER - failure to notify Us of changes may affect any claim You make.

How to make a Claim

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. **Our** contact details are:

Post: Sportscover Europe Ltd, First Floor, 75 / 77 Cornhill, London EC3V 3QQ
Telephone: +44 (0)20 7444 1780
Email: europa.claims@sportscover.com

Things you must do...

You must comply with the following conditions. If **You** fail to do so, the **Insurer** may not pay **Your** claim, or any payment could be reduced. It is **Your** responsibility to prove any loss and therefore **We** may ask **You** to provide any relevant information, documents and assistance **We** may require to help with **Your** claim. **You** must:

1. give notice in writing to **Us** as soon as reasonably practicable of the discovery of any **Occurrence**, or circumstance which may give rise to a claim under this **Policy**.
2. notify **Your Broker** or **Us** directly as soon as possible giving full details of what has happened.
3. comply with any reasonable request made by **Us** for information in relation to any claim made under this **Policy**.
4. forward to **Your Broker** or **Us** directly as soon as possible, but no later than fourteen (14) days, if a claim for liability is made against **You**, any letter, **Claim**, summons or other legal document and any related correspondence **You** receive unanswered.
5. inform **Us** as soon as reasonably practicable of the notice of any impending prosecution or inquest which may give rise to a claim under this **Policy** and comply with any reasonable request made by **Us**.
6. not admit liability or offer or promise or agree to settle any **Claim** without the **Insurer's** written permission.
7. take all reasonable care to limit any loss, damage or injury.

How We will deal with your claim

The procedures differ across the Sections of this **Policy** in order to reflect the different types of claim **You** might have. Please see the Claims Conditions on *page 20* of this **Policy**.

How to make a complaint

Sportscover's aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your Policy** or the handling of a claim **You** should, in the first instance, contact Sportscover or **Your Broker** where applicable. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time. Making a complaint does not affect any of **Your** legal rights. Please contact **Us** at:

Post: Chief Executive Officer, Sportscover Europe Ltd, First Floor, 75 / 77 Cornhill, London EC3V 3QQ
Email: europa@sportscover.com

If **Your** complaint cannot be resolved within two weeks, or if **You** have not received a response within two weeks **You** are entitled to refer the matter to Allianz Global Corporate & Specialty. Allianz Global Corporate & Specialty will then conduct a full investigation of **Your** complaint and provide **You** with a written final response.

You can contact the Customer Satisfaction Manager at Allianz Corporate Global & Specialty at:

Post: Allianz Global Corporate & Specialty, Allianz House, 60 Gracechurch Street, London, EC3V 0HR
Telephone: +44 (0) 20 3451 3000

If **You** remain dissatisfied after Allianz Global Corporate & Specialty has considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date Sportscover Europe Limited received **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service who will independently consider **Your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500
Fax: +44 (0)20 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note:

- **You** must refer **Your** complaint to the Financial Ombudsman Service within six months of the date of the final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **You** choose to submit **Your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service.

Alternatively you can contact the Financial Ombudsman Service directly.

Compensation (Financial Services Compensation Scheme)

Allianz Global Corporate & Specialty are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if Allianz Global Corporate & Specialty is unable to meet its obligations to **You** under this **Policy**. If **You** were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **Policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Boltoph Street, London EC3A 7QU) and on their website www.fscs.org.uk

Rights of Third Parties

A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Privacy Notice

Data Privacy Notice

[How we use Your data](#)

We and the Insurer may use personal information in order to write and administer this Policy, including any claims arising from it.

This information may include basic contact details such as names, addresses, and policy number, but may also include more detailed personal information about individuals (for example, their age, health, details of assets, claims history) where this is relevant to the risk We are underwriting on the Insurer's behalf or services the being provided or to a claim that is being reported.

The Insurer is part of a global group and information may be shared with their group companies in other countries as required to provide coverage under this Policy or to store information. The Insurer also use a number of trusted service providers, who will also have access to personal information subject to the Insurer's instructions and control.

Individuals have a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This notice represents a condensed explanation of how the Insurer uses personal information. For more information, please refer to their Data Privacy Notice. The Insurer's full Data Privacy Notice can be found at <https://www.agcs.allianz.com/site-tools/privacy/>. This explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read the Notice carefully as it also informs **You** about **Your** rights concerning **Your** personal data and how **you** can get in touch with Allianz Global Corporate & Specialty SE, in case **You** have questions or need additional information and support in this regard.

A copy of Sportscover's full Data Privacy Notice can be found on www.sportscover.com or can be obtained by contacting the Data Protection Officer by emailing dataenquiries@sportscover.com or by post at the address below:

Data Protection Officer
Sportscover Europe Limited
75/77 Cornhill
London
EC3V 3QQ.

Employers' Liability Tracing Office (ELTO)

By entering into this insurance **Policy You** will be deemed to specifically consent to the use of **Your** insurance **Policy** data in the following way and for the following purposes.

Certain information relating to **Your** insurance **Policy** including, without limitation,

- **Your Policy** number(s);
- employers' names and addresses (including subsidiaries and any relevant changes of name);
- dates of cover;
- employer's reference numbers provided by Her Majesty's Revenue and Customs; and
- Companies House reference numbers (if relevant) will be provided to the ELTO and added to an electronic database (database).

This information will be made available by **Us** and/or the **Insurer** to ELTO in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2011. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on or who carried on business in the UK and who are covered by the employers' liability insurance of their employers (claimants)

- to identify which insurer (or insurers) provided employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The database will be managed by ELTO.

The database and the data stored on it may be accessed and used by claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

Sanctions

We try **Our** best to ensure that **We** do not offer insurance to anyone which is in breach of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the **United Kingdom**. However, if **We** have done this unintentionally **You** should consider that, regardless of what this **Policy** says, **We** do not provide any insurance, nor will the **Insurer** pay any claim or provide any benefit if doing so would constitute a breach of any sanction.

Taxes

There may be circumstances where taxes may be due that are not paid via **Us**. If this occurs then it is **Your** responsibility to ensure that these are paid direct to the appropriate authority.