

Schedule

Club Insurance



Want to contact us?

Protectivity
Dovetail House
Wycombe Road
Stokenchurch
Bucks
HP14 3RQ

Tel: 01494 887909

Email: sales@protectivity.com

Date of issue:
02/04/2023

Date/time of purchase:
02/04/2023 10:56

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	444900177598		
Binding Authority:	This insurance is written by Protectivity (Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ) under contract number B0334SC3342022377		
Wording:	SCG-C 0422 - WORDING - SCD		
Insured:	Ealing Outdoor Club		
Business Established:	1941		
Business/Sports/Activities	Cycling (ex Racing & Time Trials), Walking		
Period of Insurance:	From:	15/04/2023	To: 14/04/2024
	Both dates inclusive local standard time at the Insured's address stated above.		
Jurisdiction:	United Kingdom		

Liability Section - Underwritten by AXA XL Insurance Company UK Limited			
Public Liability Sub-Section:	Included		
Limit of Liability:	£2,000,000	any one Occurrence	
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:		
	£250,000	any one Occurrence and in the aggregate in respect of Cyber	
Excess:	£100	Applicable to Injury and Damage	
Defence Costs:	Included		
Occurrence Limit:	Combined		
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom		
Product Liability Sub-Section:	Included		
Limit of Liability:	£2,000,000	any one Occurrence and in the aggregate	
Excess:	£100	Applicable to Injury and Damage	
Defence Costs:	Included		

Occurrence Limit:	Combined	
Products sold in or supplied to:	United Kingdom	
Retroactive Date:	15/04/2023	
Employers Liability Sub-Section	Not Included	
Limit of Liability	Nil	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence in respect of Terrorism
	Nil	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Included	
Limit of Liability:	£1,000,000	any one Occurrence and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Confidentiality
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Copyright
	£250,000	any one Occurrence and in the aggregate in respect of Libel and Slander
Excess:	£100	Applicable to Defence Costs
Defence Costs:	Included	
Occurrence Limit:	Combined	
Trigger:	Claims Made	
Retroactive Date:	15/04/2023	
Directors & Officers Liability Sub-Section:	Not Included	
Limit of Liability:	Nil	any one Occurrence and in the aggregate in respect of all insuring clauses and extensions, which limit includes the following aggregate sub-limits:
	Nil	(a) Asset and liberty proceedings defence costs and expenses
	Nil	(b) Public relations expenses
	Nil	(c) Identity theft claim
	Nil	(d) Employment practices wrongful act
Excess:	Nil	Applicable to each and every claim
Territorial Limits::	United Kingdom	
Trigger:	Claims Made	
Retroactive Date:	15/04/2023	

Personal Accident Section - Underwritten by AXA XL Insurance Company UK Limited		
Personal Accident Benefits:	Not Included	
	This policy will not pay more than the Capital Sum stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person	
Death:	Nil	Adults
	Nil	Children (under 16)
	Nil	Excess
Loss of eye/limb/speech/hearing:	Nil	Any occupation

	Nil	Excess
Permanent Total Disablement:	Nil	Any occupation
	Nil	Excess
Extension - Dental Expenses:	Nil	Subject to appropriate mouth protection being worn when participating in contact sports
	Nil	Excess
Medical Expenses:	Nil	
	Nil	Excess
Hospitalisation:	Nil	
	Nil	Maximum Duration
	Nil	Excess
Convalescence:	Nil	
	Nil	Maximum Duration immediately after 4 or more nights in hospital
	Nil	Excess
Claim Time Limit:	180 days	
Travel Accumulation Limit:	£1,000,000	
Occurrence Aggregate Limit:	£1,000,000	

Material Damage Section - Underwritten by AXA XL Insurance Company UK Limited					
Sports & Business Equipment:		Not Included			
Sum Insured:	Nil	Item Limit:	Nil	Excess:	Nil

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£139.99	£16.80	£156.79
Total	£139.99	£16.80	£156.79

Notification of Claims and Circumstances	
For all sections except Legal Expenses:	<p>Claims Department AXA XL Insurance Company UK Ltd. 20 Gracechurch Street London EC3V 0BG</p> <p>Email: james.good@axaxl.com</p>

Endorsements	
Extensions Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to:	<p>Pyrotechnics This policy does not apply to or include cover for or arising out of or relating to: any pyrotechnics (including fireworks or bonfires) unless conducted on behalf of the Insured by a specialist third party contractor who:</p> <p>i. uses a 'permit to work' system to ensure the safety of the operator and any spectators; and</p> <p>ii. holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £5,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.</p> <p>Sub-Contractors</p>

This policy does not apply to or include cover for or arising out of or relating to: the work of any third party under contract or agreement with the Insured unless that third party holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.

Venues - Primary Insurance

This policy does not apply to or include cover for or arising out of or relating to: any venue used in connection with the Business unless there is a separate public liability insurance cover in place in respect of that venue with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.

Rider to Rider Liability Exclusion

This policy excludes any Injury or Damage suffered by one rider caused by another rider

Discos / Live Music

This policy does not apply to or include cover for or arising out of or relating to: any disco or live music event open to the public. For the purpose of this endorsement, live music does not include choirs or instrumental orchestras.

Additional Conditions

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

Coaching, Instruction, Supervision & Treatment

Coaching, Instruction, Supervision and Treatment - Qualifications

All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.

Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule.

Cycling / Running Events

Crash Helmets

All persons engaged in cycling activities under the direction of the Insured or any person insured must wear crash helmets at all times during those activities.

Food - Safety and Hygiene

Food Safety and Hygiene

Where food and/or refreshment facilities are provided, the Insured must:

- i. install clear signs to warn patrons of hot plates and surfaces;
- ii. ensure that a monitoring system is in place to check the shelf life and quality of foods; and
- iii. include in food menus clear warnings regarding ingredients likely to cause allergic reactions.

Water Sports

Protective Equipment

All persons engaged in water sports activities under the direction of the Insured or any person insured must wear buoyancy aids and protective headwear at all times during those activities.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Authorisation

Signed by:



Andy Brownsell
Director
Protectivity
Protectivity is a trading name of SportsCover Direct Ltd.

Date:

02/04/2023