

Renewal Policy Schedule

Policy Number: PAR-24-0001001



General Information

The Insured	BRITISH AIKIDO ASSOCIATION
Correspondence Address	2 HEATHER RISE, BURLEY IN WHARFEDALE, ILKLEY, WEST YORKSHIRE, LS29 7RA, UNITED KINGDOM
Risk Address	2 HEATHER RISE, BURLEY IN WHARFEDALE, ILKLEY, WEST YORKSHIRE, LS29 7RA, UNITED KINGDOM
Broker	MARSH SPORT (BRISTOL)
Broker's Address	CASTLEMEAD, 13TH FLOOR, LOWER CASTLE STREET, BRISTOL, BS1 3AG
Business Description	Martial Arts
Sports	Martial Arts
Period of Insurance	From 01/03/2024 to 28/02/2025, both days inclusive.

Public and Products Liability & Professional Indemnity

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257230W.

Public and Products Liability Limit of £5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability. Indemnity

Professional Indemnity Limit of £5,000,000 any one Claims, but limited to £5,000,000 in the aggregate. Indemnity

Excess £250

Territorial Limits Worldwide

Jurisdiction United Kingdom

Abuse Cover £250,000

Abuse Cover Retroactive Dates Please see Abuse Condition

Retroactive Date 01/03/2016

Junior Member Numbers 550

Senior Member Numbers 550

Non-Playing Members 120

Clubs 68

Associations 1

Employer's Liability

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT002257230W.

Limit of Indemnity £10,000,000 any one Occurrence.

Excess £Nil

Territorial Limits United Kingdom

Description

Wageroll

Number Of Employees 1-10

Personal Accident

Underwritten by American International Group UK Limited (AIG)

Sections A to C are percentages of the overall maximum amount covered (unless otherwise stated)

SECTION A

Limit of Indemnity	£30,000
Description	Amount of Cover
Senior Death	100%
Junior Death	£10,000

SECTION B

Limit of Indemnity	£50,000
Description	Amount of Cover
Paralysis; Legs, Arms, Torso	100%
Paralysis; One side of your body	100%
Paralysis; Waist down	100%
Loss of two or more Limbs	100%
Loss of Both Eyes	100%
Permanent Injuries (from 17 years old)	100%

SECTION C

Limit of Indemnity	£30,000
Description	Amount of Cover
Permanent Loss of Hearing	25%
Permanent Loss of Whole Limb (Leg, Arm, Hand and/or Foot)	50%
Permanent Loss of sight in One Eye	50%
Permanent Loss of Whole Shoulder, Elbow, Hip, Knee, Wrist and/or Ankle	25%
Permanent Loss of:	
Whole Thumb	10%
Whole Index or Middle Finger	5%
Whole Ring or Little Finger	5%
Whole Big Toe	10%
Any other Toe	5%
If you're permanently disabled in a way other than those listed above.	100%

SECTION D

Description	Condition	Amount of Cover
If you break a bone	Up to	5%

Conditions and/or Endorsements**TERRITORIAL LIMIT**

The territorial limit for the PL cover has been extended to worldwide

ABUSE EXTENSION

A. Retroactive Date : 01/03/2016

A. Limit of indemnity: £250,000 any one claim and in the aggregate

Excess: £1,000 each and ever claim

This Extension is on a "claims made" basis. It only covers claims made You and notified to the Insurer during the Period of Insurance.

Operative Clause

Subject to the terms, conditions, definitions and exclusions of this Policy (other than as amended by this Extension), despite “Exclusions (what is not covered): 8.2”, the Insurer agrees to Indemnify You against:

all sums which You become legally liable to pay as damages and claimant’s costs and expenses arising out of Claims first made against You and notified in writing to the Insurer during the Period of Insurance;

all costs, fees and expenses incurred by You, with the Insurer’s written consent, in the defence or settlement of Claims first made against You under paragraph a) above;

Resulting from Abuse or attempted Abuse committed or alleged to have been committed after the applicable Retroactive Date, provided that the Insurer’s liability will not exceed:

- i. the applicable Limit of indemnity stated in this Extension in respect of the applicable Retroactive Date; but not
- ii. “Limit of indemnity A” stated in this Extension in respect of the aggregate of all claims first made against You and notified in writing to the Insurer during the Period of Insurance irrespective of Retroactive Dates.

Limitation

In respect of Abuse or attempted Abuse committed or alleged to have been committed after “Retroactive Date” which is not proven to have continued beyond “Retroactive Date” the Insurer will Indemnify You against all costs, fees and expenses incurred by You, with the Insurer’s written consent, in the defence or settlement of Claims first made against You and notified in writing to the Insurer during the Period of Insurance, but the Insurer will not Indemnify You against damages and claimant’s costs and expenses.

Definitions

Abuse means circumstances where:

You had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental, and/or spiritual) of the victim and were in breach of this duty to protect those Your care either through negligence or vicariously for the acts and/or omissions of Your Employees, Members, volunteers, etc.

b) Abuse may be physical, sexual or psychological in nature.

Abuse includes:

behaviour which sexualises the victim and uses the victim for sexual gratification.

the sexual interaction between two minors if there is a perceived difference in power between the victim and the Abuser.

the imposition of an excessively harsh regime through which there is a systematic assault or maltreatment of the victim over a period of time, but this would not include a single incidence of physical assault.

the deliberate pre-meditated maltreatment of the victim by an individual in a position of responsibility.

Abuse does not include:

schoolyard and workplace bullying

medical and/or physiotherapy and/or nursing malpractice or any error or omission in the provision medical and/or physiotherapy and/or nursing care or treatment.

Abuse which commenced or is alleged to have commenced after:

C) “Retroactive Date C” and which is proven to have continued beyond:

“Retroactive Date B”, but ceased before “Retroactive Date A” will be treated as having commenced after “Retroactive Date B” and will be subject to “Limit of indemnity B”;

“Retroactive Date A” will be treated as having commenced after “Retroactive Date A” and will be

subject to "Limit of indemnity A"

D)"Retroactive Date B" and which is proven to have continued beyond "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A".

Abuser means the individual who committed or is alleged to have committed any Abuse or attempt at Abuse.

Exclusions

The Insurer will not:

1. Indemnify You for any liability for which You are entitled to indemnity under any other insurance.
2. Indemnify You for any liability arising from Abuse or attempt at Abuse which occurred or is alleged to have occurred before the applicable Retroactive Date specified in this Extension.
3. Indemnify You for any liability arising from any facts and/or circumstances, of which You had become aware before the commencement of the Period of Insurance, which a reasonable person in Your position would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy.
4. Indemnify any Abuser.
5. Indemnify You against;
 - a) any fines or penalties or the costs of defending criminal proceedings
 - b) punitive, exemplary, aggravated and/or multiple damages.
6. Indemnify You for any liability arising out of any failure to comply with procedural guidelines established by You concerning Abuse.
7. Indemnify any person who has or has been alleged to have:
 - a) authorised or permitted Abuse;
 - b) disregarded knowledge of Abuse;
 - c) had actual or constructive knowledge of Abuse and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse;
 - d) aided or contributed to or supported Abuse; or
 - e) intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse.

Conditions

1. You must bear the Excess (inclusive of costs and expenses in the defence or settlement of each claim) stated in this Extension
2. For the purpose of determining the Excess applicable to any Indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) at Abuse suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.

If there is more than one victim of Abuse by the same Abuser(s):

a) claims brought against You by each individual who suffered Abuse or attempt(s) at Abuse by the same Abuser(s) will be treated as separate claims and be deemed to have arisen out of separate original causes; but

b) all acts of Abuse or attempt(s) at Abuse by the same Abuser(s) suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.

3. You must give notice in writing to the Insurer as soon as is reasonably practicable after becoming aware of any circumstances that may give rise to a Claim or Claims. Please see "How to make a claim" on page 23 of this Policy.

The following are conditions of this insurance that You need to meet as Your part of this contract.

If You do not meet these conditions, the Insurer may reject a claim payment or a claim payment could be reduced. In some circumstances Your insurance may not be valid.

4. You must ensure that You, Your Employees, Members and anyone acting under Your control in the

course of Your Business comply with all statutory legislation and requirements for dealing with children and vulnerable adults.

5. You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

WEAPONS EXCLUSION

This policy excludes any liability arising from the use of any live blades or weapons.