Schedule

Club Insurance

Want to contact us?
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Dovetail House
Wycombe Road
Stokenchurch
Bucks
HP14 3RQ

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Steve Ridley
4 Oakwood Rise
Longfield
Kent
DA3 7PA
United Kingdom

Date of issue:
24/07/2024

Date/time of purchase:
24/07/2024 13:15

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:	443900148526			
Binding Authority:	This insurance is written by Protectivity (Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ) under contract number B0334SC3342024377			
Wording:	SCG-C 0422 - WORDING - SCD			
Insured:	Kent Police Archery Club			
Business Established:	2011			
Business/Sports/Activities	Archery			
Period of Insurance:	From:	01/08/2024	To:	31/07/2025
	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:	£10,000,000	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:	£10,000,000	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:	01/08/2024	
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:	01/08/2024	
Directors & Officers Liability Sub-Section:	Included	
Limit of Liability:	£250,000	any one **Occurrence** and in the aggregate in respect of all insuring clauses and extensions, which limit includes the following aggregate sub-limits:
	£100,000	(a) Asset and liberty proceedings defence costs and expenses
	£25,000	(b) Public relations expenses
	£25,000	(c) Identity theft claim
	£100,000	(d) Employment practices wrongful act
Excess:	£250	Applicable to each and every claim
Territorial Limits::	**United Kingdom**	
Trigger:	Claims Made	
Retroactive Date:	01/08/2024	

Personal Accident Section - Underwritten by AXA XL Insurance Company UK Limited		
Personal Accident Benefits:	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:	£50,000	Adults
	£10,000	Children (under 16)
	Nil	Excess

Loss of eye/limb/speech/hearing:	£50,000	Any occupation
	Nil	Excess
Permanent Total Disablement:	£50,000	Any occupation
	Nil	Excess
Extension - Dental Expenses:	£250	Subject to appropriate mouth protection being worn when participating in contact sports
	£50	Excess
Medical Expenses:	£1,000	
	£50	Excess
Hospitalisation:	£30 per 24 hours	
	8 weeks	Maximum Duration
	Nil	Excess
Convalescence:	£70 per week	
	4 weeks	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	

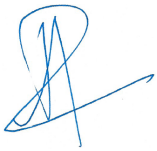
Material Damage Section - Underwritten by AXA XL Insurance Company UK Limited					
Sports & Business Equipment:	Not Included				
Sum Insured:	Nil	Per Item Limit:	Nil	Excess:	Nil

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£353.95	£42.47	£396.42
Policy Fee	£7.50	£0.00	£7.50
Total	**£361.45**	**£42.47**	**£403.92**

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

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.	**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: i. uses a 'permit to work' system to ensure the safety of the operator and any spectators; and

This policy does not apply to or include cover for or arising out of or relating to:	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. **Sub-Contractors** 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. **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. **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. 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 Starpeak Insurance Solutions Ltd.
Date:	24/07/2024