

# Renewal Schedule

# SPORTSCOVER

## Sports Liability Insurance

<b>Policy number</b>	PLON99/0077313
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<b>Renewal number</b>	62836
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### Policyholder

<b>The Insured</b>	LONG DISTANCE WALKING ASSOCIATION LIMITED
<b>Address</b>	42 STATION ROAD GOLCAR HUDDERSFIELD HD7 4EE UNITED KINGDOM
<b>Renewal Date</b>	Your insurance with Sportscover is due to expire on <b>9th April 2017</b>  Thank you for insuring with Sportscover. To ensure continued protection from <b>10th April 2017</b> , instructions to renew and payment of premiums due must be received by your insurance intermediary <b>prior to this date</b> .
<b>How to Complete Your Policy</b>	This insurance schedule shows information about You and the policy we offer. On receipt of Your payment this renewal schedule will become Your current schedule and form the basis of our agreement with You. It should be read along with all other policy documents (refer to Policy Wording that accompanied the Renewal Schedule) for all conditions and limitations of cover.

<b>Period of Insurance (both dates inclusive)</b>	From 10th April 2017 to 9th April 2018
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<b>Issue Date</b>	1st March 2017
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<b>Duty of Disclosure</b>	<p>The duty of disclosure exists throughout the currency of your policy and you are reminded of your obligation to disclose any changes to the material information given at the inception of this insurance. Failure to do so could invalidate the cover provided.</p> <p>If your circumstances or any other material information has changed, you must advise us before you renew your policy.</p> <p>Examples of material information you should disclose to Sportscover include:</p> <ul style="list-style-type: none"><li>▪ A change to the <b>Policy Details</b> shown above and/or <b>Summary of Benefits</b> overleaf</li><li>▪ Activities carried out overseas</li><li>▪ Health or medical conditions</li><li>▪ Incidents, accidents, losses or claims not already reported</li><li>▪ Change of address or additional addresses used</li><li>▪ Change to construction of buildings</li><li>▪ Activities and/or events which would not be normally associated with the Insured</li><li>▪ Any convictions or notice of prosecution</li></ul> <p>A completed renewal proposal form is a condition of renewal of this insurance if you have any changes, claims or incidents. If the form does not accompany this invitation then you can obtain one by contacting your insurance intermediary (contact details below) or by downloading at <a href="http://www.sportscover.com/renewalform">www.sportscover.com/renewalform</a>.</p> <p>On receipt of this information we may provide a revised renewal invitation.</p> <p>If you have no changes, claims or incidents and wish to renew please contact your insurance broker immediately to confirm renewal. This confirmation must be received prior to the renewal date shown above.</p> <p>Failure to provide this confirmation or failure to provide the completed proposal form (if necessary to your renewal) will result in your policy lapsing.</p>
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Premium Summary	
<b>Premium</b>	£ 5,953.70
<b>Insurance Premium Tax</b>	£ 5795.37
<b>TOTAL</b>	£ 6,549.07

Your Insurance Intermediary
ENDSLEIGH INSURANCES (BROKERS) LIMITED HADLEY HOUSE, SHURDINGTON RD CHELTENHAM UNITED KINGDOM GL51 4UE

Summary of Benefits																					
<b>Sports Liability Insurance</b>																					
<b>Sport(s) Insured</b>	WALKING																				
<b>Risk Information</b>	8,000 MEMBERS																				
<p>UNDERWRITTEN BY Certain Underwriters at Lloyd`s under contract number B1338 16SCE0007</p> <table border="0"> <thead> <tr> <th>Section</th> <th>Limit of Indemnity</th> <th>Excess</th> </tr> </thead> <tbody> <tr> <td>PUBLIC &amp; PRODUCTS LIABILITY:</td> <td>£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability</td> <td>£NIL</td> </tr> <tr> <td>EMPLOYERS LIABILITY:</td> <td>£10,000,000 any one Occurrence</td> <td>£0</td> </tr> <tr> <td>PROFESSIONAL INDEMNITY:</td> <td>£5,000,000 any one Claim, limited to £5,000,000 in the aggregate</td> <td>£NIL</td> </tr> </tbody> </table> <p>Retroactive Date: 10/04/2011</p> <p>ABUSE EXTENSION</p> <p><b>ABUSE EXTENSION</b></p> <table border="0"> <tr> <td><b>Retroactive Date :</b></td> <td>Limit of indemnity:</td> </tr> <tr> <td><b>A.</b> 10/04/2011</td> <td><b>A.</b> £250,000 any one claim and in the aggregate</td> </tr> <tr> <td><b>B.</b> n/a</td> <td><b>B.</b> n/a</td> </tr> <tr> <td><b>C.</b> n/a</td> <td><b>C.</b> n/a</td> </tr> </table> <p>Excess: £1,000 each and every claim</p> <p>This Extension is on a "claims made" basis. It only covers claims made You and notified to the Insurer during the Period of Insurance.</p> <p><b>Operative Clause</b> 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:</p> <ol style="list-style-type: none"> <li>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;</li> <li>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;</li> </ol> <p>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:</p>		Section	Limit of Indemnity	Excess	PUBLIC & PRODUCTS LIABILITY:	£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability	£NIL	EMPLOYERS LIABILITY:	£10,000,000 any one Occurrence	£0	PROFESSIONAL INDEMNITY:	£5,000,000 any one Claim, limited to £5,000,000 in the aggregate	£NIL	<b>Retroactive Date :</b>	Limit of indemnity:	<b>A.</b> 10/04/2011	<b>A.</b> £250,000 any one claim and in the aggregate	<b>B.</b> n/a	<b>B.</b> n/a	<b>C.</b> n/a	<b>C.</b> n/a
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- 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:

- a) 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:

- i. behaviour which sexualises the victim and uses the victim for sexual gratification.
- ii. the sexual interaction between two minors if there is a perceived difference in power between the victim and the Abuser.
- iii. 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.
- iv. the deliberate pre-meditated maltreatment of the victim by an individual in a position of responsibility.

Abuse does not include:

- i. schoolyard and workplace bullying
- ii. 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:
  - i. "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";
  - ii. "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.