

Renewal Schedule

Policy Number 9137208E/15707

INSURANCE DETAILS

Period of Insurance : From 01/09/2017 to 31/08/2018 Both days inclusive
Date issued to insured : 30/08/2017
Payment Method : Payment by Broker's Account

INSURED DETAILS

Insured : The Committee for the time being of
Chelmsford Hockey Club

Correspondence Address : 32 Jarvis Field
Chelmsford
Essex
CM3 4TP

Additional Insured's : There are no Additional Insured's on this policy

Business Description and Activities : Sports club affiliated to England Hockey undertaking setting club rules, ensuring adherence to club rules, disciplining members who fail to adhere to club rules, arranging suitable times and locations for club activities, promotion of club activities, arranging club events for members and fund raising purposes including bonfire / fireworks events not open to the public organisation management, delivery of festivals and tournaments and the provision of instruction, coaching, training, tuition, supervision, advice and assessment in respect of Hockey or necessary in the administration and running of the organisation. Presentation ceremonies and social events arranged by the insured including bonfire / fireworks events not open to the public or whilst representing the insured at such events arranged or organised by third parties organisation management and delivery of festivals and tournaments.

General terms and conditions wording : 11422 WD-HSP-UK-PSS-GTC(8)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Cover	Premium	Insurance Premium Tax	Total
Liability, Personal Accident & Sports Equipment / Portable Property (where purchased)	£231.25	£27.75	£259.00
Legal Expenses	£44.64	£5.36	£50.00
Excess of Loss:	£100.00	£12.00	£112.00
		Total Amount Due:	£421.00

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PERKINS SLADE HOCKEY INSURANCE

GENERAL LIABILITY (INCLUDING PUBLIC AND PRODUCTS LIABILITY)

Section wording	11420 WD-HSP-UK-PSS-GL(8)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies.
Geographical limits	Worldwide
Applicable courts	European Union

Special Limits (included within and not in addition to the overall limit above)

Criminal defence costs	£250,000 in the aggregate
Pollution defence costs	£250,000 in the aggregate

What is not covered

Claims first brought in the USA are not covered

Endorsements

6167.1	Public and products liability: retroactive date
6166.1	Addition of cover: abuse or molestation
6168.1	Public and products liability: specific abuse or molestation retroactive date
6080.0	Firework / Bonfire condition endorsement

INTERNET AND EMAIL

Wording :	5992 WD-PIP-UK-IE(5)
Limit of indemnity:	£100,000
Limit applies to :	in the aggregate including costs
Excess:	Nil
Excess applies to :	each claim or loss including defence costs
Geographical Limits :	Worldwide
Applicable courts :	Worldwide excluding claims brought in USA and Canada

Endorsements

6318.0 Business performed in the past for IE

CRISIS CONTAINMENT

Section wording	9809 WD-PIP-UK-CRI(2)
Limit of Indemnity	£25,000 In aggregate during one period of insurance
Geographical Limits	Worldwide
Jurisdictional limits:	European Union

Endorsements

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9003.0 Crisis containment provider: Hill & Knowlton

EMPLOYERS' LIABILITY

Section wording 11412 WD-HSP-UK-PSS-EL(7)
Insurer Hiscox Insurance Company Limited
Limit of indemnity £10,000,000
Limit applies to All claims and their defence costs which arise from the same accident or event
Geographical limits Worldwide
Applicable courts England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special Limits (included within and not in addition to the overall limit above)

Criminal defence costs £250,000 in the aggregate
Terrorism £5,000,000 in the aggregate

Endorsements

3121.0 Employers liability insurance – mandatory information required

PROFESSIONAL INDEMNITY

Section wording 11421 WD-HSP-UK-PSS-SP(4)
Insurer Hiscox Insurance Company Limited
Limit of indemnity £5,000,000
Limit applies to any one claim excluding defence costs
Geographical limits Worldwide
Applicable courts Worldwide excluding claims brought in USA / Canada

Endorsements

400.2 Retroactive date: Business performed in the past

MANAGEMENT LIABILITY: TRUSTEES, DIRECTORS AND OFFICERS LIABILITY

Section wording 11417 WD-HSP-UK-PSS-DOT(9)
Insurer Hiscox Insurance Company Limited
Policy limit £5,000,000
Limit applies to in the aggregate including costs
Geographical limits Worldwide excluding USA and Canada
Applicable courts European Union

Endorsements

705.4 Prior & pending litigation date
827.1 Directors & Officers retroactive date

EXCESS OF LOSS LIABILITY

Policy number GV646442
Insurer Zurich Insurance plc
Limit of indemnity £5,000,000 in excess of the £5,000,000 Limit of Indemnity shown in the General Liability, Professional Indemnity and Management Liability sections

£5,000,000 in excess of the £2,500,000 Limit of Indemnity shown under Endorsement **6166.1 Addition of cover: abuse or**

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molestation

LEGAL EXPENSES

Policy Number	AGES6444			
Insurer	Abbey Legal Protection			
Underwritten by	Markel International Insurance Company Limited subscribing to Contract Number APG001/2016			
eIXtr Token Code	FNS4hHbC			
Your Section of cover	The most we will pay any one claim	1. Excess for our choice of representative	2.Excess for your choice of representative	Territorial Limits
Employment disputes	£50,000	£0	Not Applicable	UK
Employment compensation awards	£50,000	£0	Not Applicable	UK
Property and landlord and tenant disputes	£50,000	£0	£1,000	UK
Criminal defence	£50,000	£0	£1,000	UK
(Interview under caution)	£2,500	£0	Not Applicable	UK
Tax protection	£50,000	£0	Not Applicable	UK
(Aspect enquiry)	£50,000	£1,000	Not Applicable	UK
(Current tax year enquiry)	£1,000	£0	Not Applicable	UK
Regulatory compliance	£50,000	£0	£1,000	UK
Court attendance costs	£1,000	£0	Not Applicable	UK
Employee extra protection	£50,000	£0	£1,000	UK
The most that we will pay for all claims in the period of insurance	£500,000			
Abbey Advice Line	0345 543 2111			
Stress Counselling Line	0345 074 2799			
Claims Line	0345 350 1099			
eIXtr	You have access to eIXtr - A leading digital hub for legal and business solutions, provided by LHS Solicitors LLP. To access the website, register by going to www.elxtr.co.uk log in using your Token Code which can be found at the top of this section of the Schedule			

General liability clauses in full

6167.1 Public and products liability: retroactive date

We will not make any payment for any claim for **abuse or molestation**, arising from **your activities** performed before 01/01/1985

6166.1 Addition of cover: abuse or molestation

What is covered, Claims against you is amended to read:

The following is deleted from **What is not covered:**

If, as a result of **your activities** any party first brings a claim against **you** during the **period of insurance** for: **bodily injury** or **property damage** occurring within the **geographical limits**; or **personal injury** or **denial of access** committed within the **geographical limits**; **we will indemnify you** against the sums **you** have to pay as compensation.

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This includes a claim against any employee, volunteer worker or member of yours when they are acting on **our** behalf in whatever capacity.

If during the **period of insurance**, and as a result of your **activities**, any party brings a claim against you for **bodily injury** or **personal injury** arising from **abuse or molestation**, **we** will indemnify **you** against the sums **you** have to pay as compensation. This includes a claim against any employee or volunteer of yours when they are acting on **your** behalf in whatever capacity, although **we** will not in any event provide cover to any party who actually commits, condones or ignores any **abuse or molestation**.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.
18. **abuse or molestation**.

The following is added to **How much we will pay, special limits**:

Abuse or molestation For claims arising directly or indirectly from **abuse or molestation**, the most **we** will pay is £2,500,000 for the total of all such claims and their **defence costs** during the **period of insurance**.

6168.1 Public and products liability: specific abuse or molestation retroactive date

We will not make any payment for any claim for **abuse or molestation** arising from **your activities** performed before 01/01/1985.

6080.0 Firework / Bonfire condition endorsement

The following applies to the whole of this **policy** and is a condition precedent to **our** liability.

We will not make any payment under this insurance unless **you** comply with all of the requirements below.

Whenever **you** are responsible for any firework or bonfire displays at the **business premises**, **you** must ensure that:

- xv) There is a written risk assessment in place for the proposed event; and
- xvi) The fire brigade have been notified of the details of the event at least 7 days before the event is due to take place; and
- xvii) The relevant local authorities have been notified and permission for the event granted, **you** must also ensure that any requirements from the authorities are fully complied with; and
- xviii) All manufactures guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and
Fireworks are purchased from a reputable supplier and are not modified in any way; and
- xix) All employees or volunteers have received appropriate training (recorded in writing) and are aware of the safety procedures for the event; and
- xx) There is appropriate first aid presence on site, in line with the risk assessment document; and
- xxi) Appropriate fire extinguishing equipment is available at the event and staff/volunteers have been instructed in the safe operation and use of such equipment; and
- xxii) All members of the public are kept at least 25 metres from both the display area and the bonfire itself behind appropriate safety fencing; and
- xxiii) The bonfire is kept at least 25 metres away from the firework display area, and is not located within 5 metres of any trees fencing or other combustible material; and

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xxiv) The bonfire is kept at least 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials; and

xxv) There will be no use of accelerants or other flammables on the bonfire; and

xxvi) An appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and

xxvii) At the end of the display a thorough check is undertaken (and a written record kept) of the area to ensure that no potential fire hazards remain – the bonfire area must be doused in water; and

xxviii) If a subcontractor is operating the display the sub contractor has public liability insurance in place to a limit no less than **your** limit shown in the schedule, and **you** have retained a written record of their insurance details including their policy number and a copy of their policy schedule; and

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Internet and email Clauses in Full

6318.0 Business performed in the past for IE

We will not make any payment for any claim or loss which arises from your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 01/09/2015

Crisis Containment clauses in full

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796
Crisis containment provider: Hill & Knowlton

This contact number will go through to us during working hours, and will go directly to Hill & Knowlton outside of these hours.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability clauses in full

3121.0 Employers liability insurance – mandatory information required

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. The entity has no employees; or
- b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

Professional indemnity clauses in full

400.2 Retroactive Date: Business Performed in the Past

We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 01/01/1985

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Management liability portfolio clauses in full

705.4 Prior & Pending Litigation Date

Prior & Pending Litigation Date 01/09/2014

827.1 Directors' an officers' retroactive date endorsement

We will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any **wrongful act** or **employment practice wrongful act** committed or attempted or alleged to have been committed or attempted before 01/01/1985

CLAUSES- Applicable to the whole policy

Clause - Data Protection Act

By accepting **your policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of **your** information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

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INFORMATION ABOUT INSURERS

The general liability (including public and products liability), employer's liability, professional indemnity, management liability: trustees, directors and officers liability, personal accident and sports equipment and portable property covers are underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

The Legal Advice & Expenses Insurance is underwritten by Markel International Insurance Company Limited on behalf of the insurers listed below and administered by Abbey Protection Group Limited.

Name	Markel International Insurance Company Limited
Registered address	20 Fenchurch Street London EC3M 3AZ United Kingdom
Company registration	Registered in England number 02989102
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	Zurich Insurance Company.
Registered address	Zurich House Ballsbridge Park Dublin 4, Ireland UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre 3000 Parkway Whiteley Fareham Hampshire PO15 7JZ, United Kingdom
Company registration	A public limited company incorporated in Ireland Registration No. 13460.

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Status Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Name **Abbey Protection Group Limited**

Registered address 20 Fenchurch Street
London
EC3M 3AZ
United Kingdom

Company registration Registered in England number 4959808

Status Authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activities only. Abbey Legal Protection and Abbey Legal Services are trading divisions of Abbey Protection Group Limited which is authorised and regulated by the Solicitors Regulation Authority (SRA) in respect of legal services only.

Complaints procedure

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your broker in the first instance:

Perkins Slade, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP.

Or by telephone on +44 (0) 121 698 8000
Or by email at sports@perkins-slade.com

If you have any questions or concerns about the terms of your general liability (including public and products liability), employers liability, professional indemnity, management liability: trustees, directors and officers liability, personal accident and sports equipment and portable property cover or the decisions regarding the settlement of a claim, please contact Hiscox Customer Relations team at:

Hiscox Customer Relations, 3rd Floor, Mallard House, Kings Pool, 3 Peasholme Green, York, YO1 7PX.

Or by telephone on +44 (0) 1904 681 198
Or by email at customer.relations@hiscox.com

Hiscox Customer Relations team will do all they can to put things right, but if you're still not satisfied, they will tell you how to take your case to the Financial Ombudsman Service in the United Kingdom.

For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

If you have a complaint about the Abbey advice line, you should contact The Director of Compliance at

LHS Solicitors LLP, The Observatory, Chapel Walks, Manchester M2 1HL, who will provide details of the complaints procedure

Claims contact information

If you need to make a claim you should contact your broker, Perkins Slade, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name **Perkins Slade**

Registered address Tricorn House
51-53 Hagley Road
Birmingham
B16 8TP

Telephone +44 (0) 121 698 8000
Fax +44 (0) 121 625 9000

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Email

sports@perkins-slade.com

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CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	9137208E/15707
1. Name of policyholder	Chelmsford Hockey Club
2. Date of commencement of insurance policy	01/09/2017
3. Date of expiry of insurance policy	31/08/2018 Both days inclusive

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
2. The minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Financial Conduct Authority

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Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: **9137208E/15707**
Insured: Chelmsford Hockey Club

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Chelmsford Hockey Club	32 Jarvis Field Little Baddow Chelmsford Essex	CM3 4TP		The business does not have any employees

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees