

SCHEDULE

Policy number ISPD0001695

INSURANCE DETAILS

Period of insurance : From 11/09/2017 to 10/09/2018 Both days inclusive
Date issued to insured: 13/09/2018
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method : Payment by Broker's Account

INSURED DETAILS

Insured : Sutton Valence Hockey Club
Address : The Old Butchers Shop,
Broad Street, Sutton Valence
Maidstone
Kent
ME17 3AJ

Additional insureds : There are no Additional Insureds on this policy.
Business description : **Clubs and associations:** An amateur league, club, society or association for sporting or leisure activities

General terms and conditions wording : 12074 WD-HSP-UK-ISTC(1)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£468.53	Annual Tax :	£56.22	Total :	£524.75
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List of activities covered by the policy:

Hockey



BIA Customer Care Award
2012



Personal & Commercial Claims
Team of the Year 2011

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INTOSPORT SCHEME

PUBLIC AND PRODUCTS LIABILITY

Section wording	12075 WD-HSP-UK-ISGL(1)
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
Excess	£100
Excess applies to	each and every claim for property damage only
Geographical limits	European Union
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/amount insured above)
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Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate

What is not covered

Claims first brought in the USA are not covered



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PROFESSIONAL INDEMNITY

Section wording	12077 WD-HSP-UK-ISPI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	any one claim excluding defence costs
Excess	£250
Excess applies to	each claim or loss excluding defence costs
Geographical limits	European Union
Applicable courts	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Business activities covered by this section

The provision of sports or leisure coaching, training and instruction only

SCHEDULE**Policy number ISPD0001695****EMPLOYERS' LIABILITY**

Section wording	12082 WD-HSP-UK-ISEL(1)
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	European Union
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/amount insured above)
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Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers liability insurance – mandatory information required
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Employers' liability: endorsements

Clause	3121.0	Employers liability insurance – mandatory information required <p>You must provide us with the following information for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> 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. <p>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.</p>
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PROPERTY DAMAGE

Section wording 12076 WD-HSP-UK-ISPD(1)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
Computers, PA, projection and video equipment	£50	Not covered
All other insured equipment	£50	£1,000

Excess applies to each and every loss
Geographical limits England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Additional cover (in addition to the overall limit/amount insured above)

Additions to contents	£500 or 10% of the amount insured for property damage, whichever is the greater
Reconstitution of documents and data	£500 or 10% of the amount insured for property damage, whichever is the greater
Continuing hire charges	£500 or 10% of the amount insured for property damage, whichever is the greater
Lock replacement	£500 or 10% of the amount insured for property damage, whichever is the greater

SCHEDULE**Policy number** ISPD0001695**PERSONAL ACCIDENT**

Section wording 12078 WD-HSP-UK-ISPA(1)
Insurer Hiscox Insurance Company Limited
Insured persons All members of:-
 Sutton Valence Hockey Club

Operative time Solely while engaged in official club activities including travel directly to and from official club activities
Capital benefit £15,000
Temporary benefit £30

Benefits payable

Death	£15,000 capital benefit amount per person
Loss of limb	£15,000 capital benefit amount per person
Loss of sight	£15,000 capital benefit amount per person
Loss of hearing	£15,000 capital benefit amount per person
Loss of speech	£15,000 capital benefit amount per person
Permanent total disablement	£15,000 capital benefit amount per person
Temporary total disablement	£30 temporary benefit per person per week, up to a maximum of 104 weeks. An excess period of 14 days applies
Dental treatment	£500
Optical treatment	£500
Repair or replacement of spectacles	£500
Physiotherapy treatment	£500

Special limits

Death	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Loss of limb	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Loss of sight	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Loss of hearing	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Loss of speech	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Permanent total disablement	£2,000 for insured persons under 16 years old at inception and £5,000 for insured persons over age 80 years old at inception
Temporary total disablement	£nil for insured persons over 80 years old at inception £nil for insured persons 16 or 17 years old at inception unless in paid employment £nil for insured persons under 16 years old at inception
Physiotherapy treatment	£nil for insured persons over 80 years old at inception
Maximum accumulation any one conveyance	£1,000,000 any one loss in the aggregate

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The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Endorsements- applicable to the whole policy

Data Protection Act

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has 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, third party service providers, reinsurance companies, insurer tracing offices 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 Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox 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 US

This policy is 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

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