

CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2017.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 11/SZ/23826044/04

Agreement Number: Not Applicable

Account Number: 11/10638

Insurance Adviser: Just Insurance Brokers

The Insured: BRITISH TAEKWONDO CONTROL BOARD (WTF) LIMITED TRADING AS BRITISH TAEKWONDO

Postal Address: OFFICE 6
PARK ROAD
MANSFIELD WOODHOUSE
NOTTINGHAMSHIRE
NG19 8ER

Renewal Premium: £

Annual Premium: £

Insurance Premium Tax: £

Insurance Premium Tax: £

Total Renewal Premium: £

Total Annual Premium: £

Effective Date: 01/04/2017

Renewal Date: 01/04/2018 at 12.00 hrs

Business Description: PARTICIPATION & INSTRUCTION OF TAEKWONDO

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

S/4/1 Instructor Definition

Z/1101/1 Three year rate stability agreement

Public Liability Section

Limit of Indemnity: £10,000,000

Number of Premises: NIL

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/1/1 Clause Specific to Instructors

S/2/1 Clause Specific to Clubs

S/3/1 Professional Indemnity - Limit

S/5/1 Emergency Instructor Cover

S/7/1 Personal Effects Extension

Accident Section (02)

Insured Persons Categories

Category A.	See Clause for Details
Operative Time	See Clause for Details

Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death	£50,000
2. Loss of Sight One Eye or Loss of One limb	£50,000
3. Loss of Limb(s) or Loss of sight both eyes	£50,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£50,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£50,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£150
9. Temporary Partial Disablement	Not Insured
Excess Period for Items 8 and 9 (Days)	14
Maximum Payment Period for Items 8 and 9 (Weeks)	52

Limits

Maximum Sum Insured Items 1-7	£50,000
Maximum Sum Insured Items 8-9	£150
Aircraft Accumulation Limit	£1,000,000
Event Accumulation Limit	£1,000,000
Non-Scheduled Air Accumulation Limit	£250,000
Contamination By Terrorism Accumulation Limit	NIL

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/6/1 Emergency Dental Treatment
S/8/1 Physiotherapy Treatment Extension
SZ/836/2 OPERATIVE TIME OF COVER
Z/835/4 INSURED PERSONS
Z/1089/1 Personal Accident - Additional Cover Extension

Clause Details

S/4/1 Instructor Definition

It is hereby noted that the definition of Members/Instructors/Referres is in accordance with the British Taekwondo Instructor and Member Classification, Referee Classification, Instructor and Member Regulations, Insurance Policy and Schedule - V4. 7-1 as lodged with Allianz Insurance Plc

Z/1101/1 Three year rate stability agreement

In consideration of The Insured agreeing to maintain all Applicable Sections of this Policy in force for the Period of Agreement specified below The Insurer will offer renewal of the Policy on 01/04/2018 and 01/04/2019 at the rates of premium in force for the Applicable Sections for the expiring Period of Insurance.

Provided that

- A. the Loss Ratio for any one Period of Insurance does not exceed 40%
- B. The Insured wherever possible notifies The Insurer immediately of all known injury, loss, destruction, damage or consequential loss which has occurred during the Period of Agreement
- C. The Insured undertakes within the time limits specified any risk improvements required by The Insurer
- D. all Sums Insured, Declared Values and estimates on which the premium is based are to be reviewed by The Insured prior to the end of each annual Period of Insurance within the Period of Agreement and will form the basis of the premium calculation for each subsequent annual Period of Insurance within the Period of Agreement
- E. The Insurer may terminate this Agreement or amend the rates of premium, terms and conditions of this Agreement to reflect material
 - i. changes in the Business which increase the risk exposure
 - ii. acquisitions or disposals of companies by The Insured
 - iii. increases or decreases in Sums Insured, Declared Values and estimates for each annual Period of Insurance within the Period of Agreement (where such changes exceed 133% of these values at the commencement of the preceding Period of Insurance)
 - iv. changes in legislation or regulatory requirements or a material legal precedent established by any court of law
 - v. changes in the availability or cost of reinsurance cover to The Insurer or any new limitations imposed upon The Insurer by any reinsurers
- F. any increase in Insurance Premium Tax will be paid by The Insured in addition to the premium
- G. this Agreement applies to any Policy or Policies which may be issued by The Insurer in substitution of this Policy during the Period of Agreement

All other terms, conditions and exceptions of this Policy continue to apply.

For the purposes of this Agreement:

1. Applicable Sections shall mean all Sections of this Policy other than Terrorism, Commercial Legal Expenses, Aviation Products Liability, Professional Indemnity or Directors and Officers Liability.

2. Loss Ratio shall mean the sum of;

$$\frac{\text{Total Paid and Outstanding Claims}}{\text{Earned Premium}} \times 100$$

For the purposes of this definition:-

a. Total Paid and Outstanding Claims shall mean the sum of claims paid (including costs and expenses) and all amounts outstanding in respect of all Applicable Sections as assessed by The Insurer eleven months after commencement of each Period of Insurance for claims occurring for the period up to eleven months after commencement of each Period of Insurance.

b. Earned Premium shall mean the total premium paid for all Applicable Sections of this Policy, including adjustments but excluding Insurance Premium Tax, for the eleven months after the commencement of each Period of Insurance.

3. Period of Agreement shall mean:

01/04/2017 to 01/04/2020

S/1/1 Clause Specific to Instructors

The following amendments are made to the General Exclusions and Policy Sections shown:-

General Exclusions

The following exclusions are added:-

5. Professional Sportspersons. Professional Sportspersons other than coaching, teaching or in an official capacity

6. Weapons Loss, injury, accident or any legal liability arising directly or indirectly out of or in connection with the use of weapons, unless specified in the Schedule

Public Liability Section

Definitions

The following Definition is added:-

8. Abuse Any illegal or offensive act or omission that results in the maltreatment of a person and which may be of (but not limited to) a physical, sexual, verbal, psychological, emotional or financial nature

Exclusions

Exclusion 10 - Advice and Design is deleted

The following Exclusion is added:-

14. Abuse Abuse liability in respect of injury arising directly or indirectly out of or in connection with Abuse

Section Condition

The following Condition is added:-

4. Certificate of Instructors Public and Professional Liability.

If this Policy or Section is cancelled _any Certificate of Instructors Public and Professional Liability Insurance issued hereunder is similarly cancelled from that date and must be removed from display

S/2/1 Clause Specific to Clubs

The _following amendments are made to the _Policy Section shown:-

Public Liability Section

Cover

The following paragraphs are added:

L. Cloakroom Liability Exclusion 7 shall not apply to members ,_visitors or guests property deposited in the cloakroom at the Insured's premises. Provided that:-

a. either

- i. an attendant engaged by the Insured shall be continuously on duty in such cloakroom when it is in use or
- ii. such property is kept in an enclosed locked room when unattended

b. The Insurers liability for all compensation payable in respect of

- i. all loss of and damage to property deposited by any one person is limited to £150
- ii. all loss of and damage to property occurring during any one Period of Insurance is limited to £1,000.

M. Member to Member Liability

The Insurer will indemnify any officer or committee member or member of the club or association or its officials including coaches, referees and safety officials in their respective capacities as such as though each party was individually named as the Insured in this Section.

Provided that:- a. each such party shall observe fulfill and be subject to the terms and conditions of the Section in so far as they can apply

b. The Insurers liabilities to the Insured and all parties indemnified shall not exceed in the aggregate the Limit of Indemnity specified in the Schedule.

N. Car Park Liability

Exclusion 7 shall not apply to members or visitors whilst in the car park situate at the club or association Premises. Provided that:-

- a. this Section does not cover liability in respect of loss of accessories or contents of any vehicle _unless lost with such vehicle
- b. the Insurers liability for all compensation payable in respect of
 - i. all loss of and damage to any one v ehicle is limited to £2,500
 - ii. all loss of and damage to vehicles opccurring during any one Period of Insurance is limited to £10,000

Exclusions

Exclusion 10. Advice and Design is deleted

The following Exclusion is added:-

14. Abuse.

This Section does not vover liability in respect of injury arising directly or indirectly out of or in connection with Abuse

S/3/1 Professional Indemnity - Limit

It is hereby stated that the maximum Limit of Liability in respect of Professional Indemnity cover provided by the Policy is £5,000,000 contrary to anything otherwise stated herein.

S/5/1 Emergency Instructor Cover

It is hereby stated that the Professional Indemnity cover provided by the Policy is extended to indemnify Emergency Instructors for a maximum Limit of Liability of £1,000,000

S/7/1 Personal Effects Extension

It is hereby stated that cover under this Section extends to include the replacement of clothing_or personal items inclusive of Members training equipment up to a sum insured any one loss of £100 if stolen whilst the Member is training at a British Taekwondo registered venue and in the absence of the Member having alternative insurance in place.

S/6/1 Emergency Dental Treatment

It is hereby stated that the cover provided by this Section is extended to include emergency dental pain relief treatment up to a maximum amount of £500 any one claim contrary to anything else otherwise stated herein.

S/8/1 Physiotherapy Treatment Extension

Cover under this Section is extended to provide Physiotherapy Sessions in the event of Temporary Total Disablement for a maximum amount of £500 any one event but only after discharge from NHS treatment.

SZ/836/2 OPERATIVE TIME OF COVER

The OPERATIVE TIME OF COVER for INSURED PERSONS in category A is amended to read as follows:

Whilst an Insured person is taking part in organised Taekwondo training, grading, assessments or competitions organised by the Insured

Z/835/4 INSURED PERSONS

The definition of INSURED PERSONS included in category A is amended to read as follows:

All Instructors Referees & Activators of the Insured Clubs .

Z/1089/1 Personal Accident - Additional Cover Extension

Solely for the purposes of this extension;

- A. Coma shall mean a continuous unconscious state of the Insured Person
- B. Dependent Adult shall mean any person other than a Dependent Child who is dependent on the Insured Person and where either the Insured Person or the dependent adult was in receipt of a carer's or attendance allowance from the government
- C. Dependent Child shall mean the unmarried children, stepchildren and legally adopted children who are either under 18 years of age or under 23 years of age if studying in full time education at the time of Death of the Insured Person and for whom the Insured Person was the parent or legal guardian.
- D. Paraplegia shall mean the permanent and total paralysis of the two lower limbs, bladder and rectum
- E. Personal Belongings shall mean clothing and other personal articles the property of the Insured Person
- F. Quadriplegia shall mean the permanent and total paralysis of the two upper limbs and the two lower limbs.

Additional Cover

If an Insured Person suffers Accidental Bodily Injury

1. Enhanced Permanent Total Disablement Benefit

resulting in Paraplegia or Quadriplegia and the Benefit for Permanent Total Disablement becomes payable, the Insurer will in addition pay the Insured one of the following benefits

Paraplegia £50,000 or the Benefit for Permanent Total Disablement whichever is lower or
Quadriplegia £125,000 or the Benefit for Permanent Total Disablement whichever is the lower.

2. Life Enhancement Expenses Benefit

resulting in the Benefit for Permanent Total Disablement being paid and the Insured Person becomes incapable of performing a business profession or occupation of each and every kind the Insurer will in addition pay the reasonable costs incurred to engage professional advice to improve the quality of life of the Insured Person.

The maximum amount payable for such costs for any one Insured Person is £15,000.

3. Modification Expenses Benefit

resulting in the Benefit for Loss of Sight, Loss of Limb or Permanent Total Disablement being paid, the Insurer will in addition pay the reasonable costs incurred with the Insurer's prior written consent of alterations that need to be made to adapt the usual residence, usual vehicle or (for Loss of Sight or Loss of Limb only) usual place of employment of the Insured Person to cater for that Loss of Sight, Loss of Limb or Permanent Total Disablement.

The maximum amount payable for such costs for any one Insured Person is £25,000.

4. Travel To Work Benefit

which results in a Benefit being paid in respect of Loss of Sight, Loss of Limb, Loss of Internal Organ or Temporary Partial Disablement and the Insured Person is unable to travel to their usual place of employment using the method of transport they normally used prior to the Accidental Bodily Injury the Insurer will pay for the reasonable costs of a chauffeur or taxi service to convey the Insured Person to and from that usual place of employment once per day provided that

- a. the maximum amount payable for such costs for any one Insured Person due to all Accidental Bodily Injury arising from any one event shall not exceed
 - i. £100 per day
 - ii. £10,000 in total
- b. this benefit shall cease
 - i. at the time the Insured Person becomes capable of resuming the use of their usual mode of transport or
 - ii. at the same time as the Insured Person ceases to be entitled to any Benefit in respect of Temporary Partial Disablement or
 - iii. 365 days after the date of the Accidental Bodily Injurywhichever is the earlier.

5. Coma Benefit

resulting in a Coma the Insurer will pay to the Insured an additional sum of £50 for each full day of the Coma.

The maximum amount payable for such sums for any one Insured Person is £36,500.

6. Dependent Adult and Child Benefit

resulting in Death and the Insurer pays a Death Benefit for that Insured Person, the Insurer will in addition pay

- a. £25,000 for each Dependent Adult
- b. £5,000 for each Dependent Child

The maximum amount payable for all such dependents for any one Insured Person is £50,000. Any Dependent Adult or Dependent Child shall only receive one payment irrespective of the number of Insured Persons killed in the same Loss.

7. Simultaneous Death of the Insured Person and Spouse

resulting in Death and in the same event the Death of the Spouse and they leave bereaved a Dependent Adult or Dependent Child then the Insurer will double the Benefit payable for Death of the other party.

If the Insured Person and the Spouse are both Insured Persons then only the highest value Benefit payable for Death shall be doubled and not the Benefit payable for Death of the other party.

8. Funeral Expenses and Urgent Estate Expenses

resulting in death and the Insurer pays Benefit for Death of that Insured Person, the Insurer will in addition pay

- a. the reasonable costs incurred with the Insurer's prior written consent for the funeral expenses of that Insured Person.

The maximum amount payable for such costs for any one Insured Person is £10,000.

If a claim is paid under Part 2 Cover c) iii) of the Business Travel Section of the Policy in respect of the Death of the same Insured Person then no further expenses will be payable under this extension.

- b. any urgent expenses related to the estate of that Insured Person whilst administration of that estate is being prepared.

The maximum amount payable for such expenses for any one Insured Person is £2,000.

9. Damage to Personal Belongings

as the result of an unprovoked physical assault and that assault also causes damage to or loss of any Personal Belongings of the Insured Person the Insurer will pay to the Insured Person the cost of replacement of or reasonable costs of repair to the Personal Belongings.

The maximum amount payable for such costs for any one Insured Person is £1,000.

If a claim is paid under Part 4 of the Business Travel Section of the Policy then no further expenses will be payable under this extension.

Conditions applicable to this Additional Cover Extension

- A. The Additional Cover described in paragraphs 1. to 9. above shall only apply if cover under Part 1 of the Accident Section of the Policy is in force at the time of the Accidental Bodily Injury.
- B. The maximum amount payable as any combination of any Benefit otherwise payable under this Policy and any benefit payable under this Additional Cover Extension shall not exceed £2,000,000.
- C. The Additional Cover as described under this extension is subject otherwise to the Accident Section, Business Travel Section and Policy Definitions, Exclusions and Conditions applicable to this Policy.

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