



Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Effective date of change:26/04/2019

Insurance details

Policy number:	PL-PSC04001731005/02
Period of insurance:	From 01/03/2019 to 29/02/2020 both days inclusive.
Insured:	British Aikido Board
Address:	6 Halkingcroft Langley SLOUGH SL3 7AT
Additional insureds:	Instructors Of British Aikido Board Associations Of British Aikido Board Clubs Of British Aikido Board Members Of British Aikido Board Executive Committee of the British Aikido Board The covers applicable to each additional insured are set out under the additional insureds section of this schedule.
Business:	Activities of affiliated associations, clubs and members of the British aikido board

Premium details

Your recent policy change

Premium change:	£0.00
Insurance Premium Tax (IPT):	£0.00
Annual total:	£14,648.48
Monthly premium:	£1,294.07

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).



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Summary

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Property definitions wording:	16090 WD-PROF-UK-PD(1) Property definitions apply to the Property sections of this policy.

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 01206 773 899, 9.00am – 5:30pm Monday to Friday or contact your broker.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 01206 773 899, 9.00am – 5:30pm Monday to Friday.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 01206 773 899, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.



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Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Professional indemnity	£5,000,000	£250
Public and products liability	£5,000,000	£250
Employers' liability	£10,000,000	£0
Property – away and in transit	£2,011	£250
Property – money	Included	£0
Management liability - Trustees and individual liability	£5,000,000	£0
Crisis containment	£25,000	£0

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



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SECTION: PROFESSIONAL INDEMNITY

Limit of indemnity	£5,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£250
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs

Business activities

Aikido instruction and national governing body activities

Retroactive date	01/03/2008
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Section wording	Insurer
5998 WD-PROF-UK-SP(6)	Hiscox Insurance Company Limited



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SECTION: PUBLIC AND PRODUCTS LIABILITY

Limit of indemnity	£5,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada Not covered

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£5,000
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union
Retroactive date	01/03/1992

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Section wording	Insurer
16167 WD-NFP-UK-PPL(1)	Hiscox Insurance Company Limited

Section endorsements
<p>Addition of cover: claims against members The following is added to Special definitions for this section:</p> <p>Member Any person officially registered as a member of yours.</p> <p>The following is added to What is covered:</p> <p>Claims against members</p> <p>If, as a result of your business, any party brings a claim against any member for:</p> <ul style="list-style-type: none"> a. bodily injury, other than abuse or molestation, or property damage occurring during the period of insurance; or b. personal injury or denial of access committed during the period of insurance, <p>we will indemnify that member against the sums they have to pay as compensation, as if such claim had been brought against you.</p> <p>We will also pay defence costs but we will not pay costs for any part of a claim not covered by this section.</p> <p>However, we will not make any payment for any claim:</p> <ul style="list-style-type: none"> 1. for bodily injury to any person arising out of and in the course of their employment under a contract of service or apprenticeship with that member; 2. by any party falling within the definition of you;



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3. that would not be covered by this section, if such claim had been brought against **you**;

We will not make any payment under this section unless **your member**:

- a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;
- b. accepts that **we** can control the claim's defence and settlement in accordance with the terms of this section;
- c. has not admitted liability or prejudiced the defence of the claim before **we** are notified of it;
- d. gives **us** the information and co-operation **we** reasonably require to deal with the claim.

SECTION: EMPLOYERS' LIABILITY

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including all costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Section wording	Insurer
16374 WD-NFP-UK-EL(1)	Hiscox Insurance Company Limited

SECTION: PROPERTY – PROPERTY AWAY AND IN TRANSIT

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Insured property anywhere in the United Kingdom	£2,011	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£2,011			

Maximum load per vehicle	£25,000
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Hired out property: Maximum amount for non-standard hire contract	Not covered
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Additional covers (in addition to the amount insured above)				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Reconstitution of electronic	£5,000	total amount insured	£250	each and every



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data		across all property sections combined for each and every incident of loss		incident of loss
Reconstitution of documents	£10,000	total amount insured across all property sections combined for each and every incident of loss	£250	each and every incident of loss
Alternative hire costs	£10,000	in the aggregate	£250	each and every incident of loss
Continuing hire charges	£10,000	in the aggregate	£250	each and every incident of loss
Loss of hire fees	£10,000	in the aggregate	£250	each and every incident of loss
Alternative vehicle costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Reloading fallen property	£10,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Additions to insured property	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£10,000	each and every incident of loss	£250	each and every incident of loss
Reconstitution of electronic data	£5,000	total amount insured across all property sections combined for each and every incident of loss	£250	each and every incident of loss
Reconstitution of documents	£10,000	total amount insured across all property sections combined for each and every incident of loss	£250	each and every incident of loss
Alternative hire costs	£10,000	in the aggregate	£250	each and every incident of loss
Continuing hire charges	£10,000	in the aggregate	£250	each and every incident of loss
Loss of hire fees	£10,000	in the aggregate	£250	each and every incident of loss
Alternative vehicle costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Reloading fallen property	£10,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Additions to insured property	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£10,000	each and every incident of loss	£250	each and every incident of loss

Specified items (included within and not in addition to overall amount insured above)				
Description	Amount insured	Limit applies to	Excess	Excess applies to
Equipment for each club	£2,011	each and every incident of loss		

Section wording	Insurer
16093 WD-PROF-UK-PAIT(2)	Hiscox Insurance Company Limited

SECTION: PROPERTY – MONEY				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open and in a locked safe	£5,000	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at all other times	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

Geographical limits	United Kingdom, The Isle of Man and The Channel Islands
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Additional covers (in addition to the amount insured above)				
Cover	Compensation amount	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100	per week up to a maximum of 104 weeks for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: death	£10,000	per person	£ 0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss



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Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100	per week up to a maximum of 104 weeks for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: death	£10,000	per person	£ 0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss

Section wording	Insurer
16092 WD-PROF-UK-MON(1)	Hiscox Insurance Company Limited

SECTION: MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY

Limit of indemnity	£5,000,000
Limit applies to	in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	Worldwide (excluding United States of America and Canada)
Applicable Courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit above)		
Cover	Limit of indemnity	Limit applies to
Additional defence costs and legal representation costs	£250,000	in the aggregate
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate
Additional defence costs and legal representation costs	£250,000	in the aggregate
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Public relations expenses: for each insured person	£25,000	in the aggregate
Public relations expenses: in total	£100,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Bodily injury and property damage	£5,000,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Bail costs	£500,000	in the aggregate
Public relations expenses: for each insured person	£25,000	in the aggregate
Public relations expenses: in total	£100,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Bodily injury and property damage	£5,000,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Bail costs	£500,000	in the aggregate

Section wording	Insurer
16019 WD-MLP-UK-AGG-TIL(3)	Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording	Insurer
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited

Endorsements applicable to your policy
Long term agreement

As used in this **endorsement**:

- a. **Long term agreement** shall mean an agreement between **you** and **us** for a specified period of time. For the duration of the agreement **we** agree to leave unchanged the rates upon which **your** annual premiums are calculated and the other details of the **policy**. In return, **you** agree to renew the **policy** with **us** each year for the duration of the agreement.
- b. **Annual renewal date** shall mean any of the following dates: 1st March 2020, 1st March 2021.
- c. **Claims payments and costs** shall mean the total of the following, in respect of the **policy** during the preceding 12 months:
 - i. claims and losses paid;
 - ii. legal costs and expenses incurred; and
 - iii. new reserves and increases in reserves.
- d. **Premium income** shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the **policy** during the preceding 12 months.

We and **you** agree that the **policy** is subject to a **long term agreement** between 1st March 2019 and 1st March 2022, provided that:

1. at each **annual renewal date** the **claims payments and costs** do not exceed 20% of the **premium income**;
2. there are no changes in circumstances during the **period of insurance** which may materially affect this **policy**; and
3. there are no changes to Insurance Premium Tax during the period of the **long term agreement**.



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Additional insureds

Insured name	Policy Covers	Covers applicable
Instructors Of British Aikido Board	Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Trustees and Individual Liability	Not covered Covered Covered Covered Refer to policy wording
Associations Of British Aikido Board	Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Trustees and Individual Liability	Not covered Covered Covered Covered Refer to policy wording
Clubs Of British Aikido Board	Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Trustees and Individual Liability	Not covered Covered Covered Covered Refer to policy wording
Members Of British Aikido Board	Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Trustees and Individual Liability	Not covered Covered Covered Covered Refer to policy wording
Executive Committee of the British Aikido Board	Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Trustees and Individual Liability	Not covered Covered Covered Covered Refer to policy wording
For all property covers, all additional insureds are covered at the locations specified in the schedule, unless otherwise stated.		



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Important information and contact details

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 and Wales number 002372789
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 the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 8402269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796



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Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

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:

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

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.



Hiscox Insurance Statement of Fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

You and your business

We asked you	You answered
What is your organisation's primary trade?	Sports club
What is your organisation's business description?	Activities of affiliated associations, clubs and members of the British aikido board
Have you or any of your directors or partners ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability?	No
Have you (or any fellow director or business partner) ever been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
Clubs Of British Aikido Board	UNITED KINGDOM	100%
Members Of British Aikido Board	UNITED KINGDOM	%
British Aikido Board	UNITED KINGDOM	%
Instructors Of British Aikido Board	UNITED KINGDOM	%
Associations Of British Aikido Board	UNITED KINGDOM	%
Executive Committee of the British Aikido Board	UNITED KINGDOM	%



**Hiscox Insurance
Statement of Fact**

Professional indemnity

We asked you	You answered
Do you always work to signed contracts or agreements?	Yes
Do you use sub-contractors or consultants?	No
Are you responsible for any work involving accountancy, valuations or due diligence?	No
Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?	No
Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans?	No
Are you responsible for any design, construction or erection work?	No
Do you provide any medical advice, diagnosis or treatments?	No
In respect of professional indemnity, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Business activities

Aikido instruction and national governing body activities

Public and products liability

We asked you	You answered
Do you sell, supply, manufacture, install, repair or service any products?	No
Do you come into contact with children or adults at risk as part of your activities?	Yes
Do you provide care, overnight or one-to-one services to children or adults at risk?	No
Do you have a written safeguarding policy for the protection of children or adults at risk which includes; details of identifying risks, appropriate procedures and relevant DBS checks?	Yes
In respect of public and products liability, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	Yes

Employers' liability

We asked you	You answered
In respect of employers liability, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No



Hiscox Insurance Statement of Fact

Management liability portfolio Trustees and individual liability

We asked you	You answered
Are your accounts reviewed by a qualified accountant at least once a year?	Yes
Does your organisation have a positive net worth?	Yes
Do you manage or supervise children or adults at risk?	Yes
Have you made a surplus in at least one of the last three financial years?	Yes
Do you expect to make a surplus in at least one of the next three financial years?	Yes
Have you reviewed and updated your health and safety policies within the last 12 months?	Yes

Property

We asked you	You answered
What is the primary use of this premises?	Venue
Maximum load per vehicle	£25,000

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.