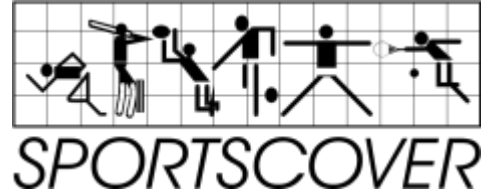


Policy Schedule



Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number

PLON99/0096496

The Insured	<input type="checkbox"/> BRITISH AIKIDO BOARD AFFILIATED CLUBS AND AFFILIATED ASSOCIATIONS
Address	6 HALKINGCROFT, LANGLEY SLOUGH SL3 7AT UNITED KINGDOM
Broker	ENDSLEIGH INSURANCE SERVICES LTD
Brokers Address	HADLEY HOUSE, SHURDINGTON RD CHELTENHAM GL51 4UE UNITED KINGDOM
Sport / Activities	MARTIAL ARTS
Teams / Members	342 SENIOR MEMBERS 215 JUNIOR MEMBERS 87 COACHES 28 CLUBS 48 AFFILIATED ASSOCIATION
Period of Insurance	From 15/08/2021 to 14/08/2022. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

the **Insurer** during the **Period of Insurance** irrespective of **Retroactive Dates**.

Limitation

In respect of **Abuse or Molestation** or attempted **Abuse or Molestation** committed or alleged to have been committed after "Retroactive Date C" which is not proven to have continued beyond "Retroactive Date B" 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 or Molestation means:

- a) any physical, mental or emotional abuse including but not limited to harassment or bullying, voyeurism, invasion of privacy, mistreatment or maltreatment, neglect, any act of a sexual nature or any act undertaken with a sexual motive, or;
- b) any situation where **You** had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental and/or emotional) of a victim and were in breach of that duty to protect those in **Your** care either through negligence or vicariously for the acts and/or omissions of **Your Employees, Members or Volunteers**.

Abuse does not include:

- i. 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:

- a) "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";
- b) "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 25 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**.

- 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

