

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

About You	
Policyholder	Sporting Influence Ltd
Correspondence Address	16 Evans Business Centre Hartwith Way Harrogate North Yorkshire HG3 2XA United Kingdom
Business Description	Sports coach, sports coach group or sports camp providing organised and supervised guidance, coaching, training and development exclusively for children in the sports and activities detailed below.
Employer Reference Number	475/VB09982
Your Subsidiary Name	None
Your Subsidiary's Employer Reference Number	N/A

About Your Policy	
Master Policy Reference Number	Y149201QBE0123A
Policy Number	MSS01008018
Policy Wording Reference	PCCB011224
Package Cover Level Selected	Essential
Period of Insurance	20 th March 2025 to 19 th March 2026
Reason for Issue	Renewal
Date of Issue	17 th March 2025

Your Premium	
This Transaction Premium excluding IPT	£2,583.44
This Transaction IPT	£310.02
This Transaction Premium including IPT	£2,893.46
Annual Policy Premium including IPT	£2,893.46

Sections of Cover	
Property Damage	Not Insured
Employers' Liability	Insured
Public and Product Liability	Insured
Treatment Liability for Registered Providers	Insured
Treatment Liability for Unregistered Providers	Not Insured
Professional Indemnity	Insured
Directors', Trustees' and Officers' Liability	Not Insured
Legal Expenses	Insured
Portable Equipment	Not Insured

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

Equipment Breakdown	Not Insured
Business Interruption	Not Insured
Loss of Registration Certificate	Not Insured
Personal Accident	Not Insured
Money	Not Insured
Employee Dishonesty	Not Insured
Terrorism	Not Insured
Cyber	Not Insured
Trustees' and Officers' Financial Liability	Not Insured
Loss of Licence	Not Insured

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

Employers Liability Section	Limit of Indemnity
Limit of Indemnity - Any One Occurrence	£10,000,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Important Information	

Employers' Liability Tracing Office

If **your** policy provides Employers' Liability cover information relating to **your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website: www.elto.org.uk

Public and Products Liability Section	Limit of Indemnity
Public Liability	£10,000,000
Limit of Indemnity - Any One Occurrence	
Products Liability	£10,000,000
Limit of Indemnity - Any One Period of Insurance	
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
General Data Protection Regulations	£1,000,000

Treatment Liability for Registered Providers Section	Limit of Indemnity
Limit of Indemnity - Any One Occurrence	£10,000,000

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

Professional Indemnity Section	Limit of Indemnity
Professional Indemnity	
Limit of Liability - Any One Period of Insurance	£500,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Legal Representation	£50,000
Loss of or Damage to Documents	£50,000
Excess Applicable to this Section	Maximum Amount Payable
All claims	£250

Legal Expenses Section	Limit of Liability
This section of the policy is arranged by Morton Michel with ARAG plc	
Legal Expenses	£100,000
Insured Events	Limit of Liability
Compliance & Regulation	Insured
Contract & Debt Recovery	Insured
Crisis Communication	£25,000 per claim
Employment Restrictive Covenants (defence)	Insured
Identity Theft	Insured
Legal Defence	Insured
Loss of Earnings	Insured
Partnership Disputes	£25,000
Personal Injury	Insured
Property	Insured
Statutory Licence Appeals	Insured
Tax Disputes	Insured
Employees' Compliance & Regulation	Insured
Employment	Insured
Employment Compensation Awards	Insured
Employment Restrictive Covenants	Insured
Executive Suite	Insured
Service Occupancy	Insured
Tax Compliance Disputes	Insured

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

Endorsements and Conditions applicable to your policy

Nerf Gun Activity - CONDITIONS PRECEDENT

The following clause is incorporated in and forms part of the 'Other Public and Products Liability Terms and Conditions' **sub-section** in the Public and Products Liability **section** of the **policy**.

It is a condition precedent to **our** liability that whenever a nerf gun activity takes place within the indoor play centre **premises** that:

1. the **premises** are closed to other members of the public and customers
2. the children are grouped together in similar age groups
3. no child under six (6) years of age are to participate
4. the nerf guns manufacturer's age guidelines and recommendations are followed at all times
5. a maximum of twenty five (25) children to be allowed to participate at any one time
6. **you** have a minimum of one (1) member of staff present for each ten (10) children taking part in the activity
7. all participants must have been provided with safety briefing and notified of the rules before using the equipment
8. consent from a **parent** is obtained prior to children using the nerf guns
9. the activity takes place in a padded area
10. the children are provided with and wear eye protection during the activity
11. all equipment and protective gear including nerf guns must be provided and maintained by **you**.

Abuse Exclusion

The following clause is incorporated in and forms part of the 'Exclusions and limitations applying to the Public and Products Liability section' **sub-section** in the Public and Products Liability **section** of the **policy**.

We will not indemnify you under the Public and Products Liability **section** in respect of **personal injury** to any person caused by **abuse**.

For the purposes of this endorsement the following definition will apply:

abuse means:

1. acts of hurting or injuring mentally or physically by maltreatment or ill-use
2. actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation whether under the guise of treatment or not, or in the course of treatment or not
3. repeated or continuing contemptuous coarse or insulting words or behaviours

CBCQ091 - Gymnastics (National Curriculum)

The following clause is incorporated in and forms part of the 'Exclusions and limitations applying to the Public and Products Liability section' of the Public and Products Liability **section** of the **policy**.

Exclusion 8.6. r) vi (a) in is deleted and replaced with the following:

(a) gymnastics other than:

- (i) in connection with delivery of the British Gymnastics Pre-School Proficiency Programme;
- (ii) when taught as a provision to children up to the age of eleven (11) within the facilities provided by a state primary school or private primary school and as part of the school's dedicated physical education programme teaching gymnastics as part of the national curriculum, provided that the following minimum official to child supervision ratio is maintained at all times:

one (1) **official** to eight (8) children

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

CBCQ092 - Gymnastics (Recreational)

The following clause is incorporated in and forms part of the 'Exclusions and limitations applying to the Public and Products Liability section' of the Public and Products Liability **section** of the **policy**.

Exclusion 8.6. r) vi (a) in is deleted and replaced with the following:

- (a) gymnastics other than:
- (i) in connection with delivery of the British Gymnastics Pre-School Proficiency Programme;
 - (ii) **approved gymnastic activities** using **approved gymnastic equipment** taught as a recreational provision to children up to the age of eleven (11), provided that the following minimum official to child supervision ratios are maintained at all times:
 1. children below five (5) years old: one (1) **official** to four (4) children;
 2. children aged five (5) years and above: one (1) **official** to eight (8) children.

For the purposes of this endorsement the following definitions will apply:

approved gymnastic activities

means:

Rolls: Log roll, curled side roll, teddy bear roll and crouched forward roll;

Jumps: Straight jump, tuck jump, jumping jack, half turn jump, cat spring and cat spring to straddle;

Vault: Hurdle step onto springboard, straight jump off springboard and tuck jump off springboard;

Handstands, cartwheels and round-offs: Bunny hop, front support wheelbarrow with partner, T-lever, scissor kick, handstand, lunge into handstand and cartwheel;

Travelling and Linking Actions: Tiptoe, step, jump and hop, hopscotch, skipping, galloping, straight jump half-turn chassis steps and cat leap;

Shapes and Balances: Standing balances, kneeling balances, large body part balances, balances on apparatus, balances with a partner, pike, tuck, star, straight, straddle shapes and front and back support.

approved gymnastic equipment

means:

Springboard, vault, gymnastics table and low beam.

Sports Tournament Conditions

The following clause is incorporated in and forms part of the 'Other Public and Products Liability Terms and Conditions' **sub-section** in the Public and Products Liability **section** of the **policy**.

It is a condition precedent to **our** liability for any sports tournaments **you** organise that:

1. only **participants** aged four (4) years and over and under eighteen (18) years of age are permitted to take part

Policy Schedule

For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

2. teams must compete according to their relevant age groups
3. all matches must be officiated by a qualified referee or coach
4. all competing teams must complete a pre-registration form prior to participation
5. all teams must be represented by a responsible person over the age of eighteen (18) years
6. rules of conduct and match play must be supplied to all participating teams prior to the tournament commencing
7. a written risk assessment must be completed before commencement of a tournament
8. the anticipated attendees including the teams must not exceed five hundred (500) people.