

## Policy Schedule

### For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

| About You                                          |                                                                                                                                                                                                       |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policyholder</b>                                | Sporting Influence Ltd                                                                                                                                                                                |
| <b>Correspondence Address</b>                      | 16 Evans Business Centre<br>Hartwith Way<br>Harrogate<br>North Yorkshire<br>HG3 2XA<br>United Kingdom                                                                                                 |
| <b>Business Description</b>                        | 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. |
| <b>Employer Reference Number</b>                   | 475/VB09982                                                                                                                                                                                           |
| <b>Your Subsidiary Name</b>                        | None                                                                                                                                                                                                  |
| <b>Your Subsidiary's Employer Reference Number</b> | N/A                                                                                                                                                                                                   |

| About Your Policy                     |                                                               |
|---------------------------------------|---------------------------------------------------------------|
| <b>Master Policy Reference Number</b> | Y149201QBE0123A                                               |
| <b>Policy Number</b>                  | MSS01008018                                                   |
| <b>Policy Wording Reference</b>       | PCCB011223                                                    |
| <b>Package Cover Level Selected</b>   | Essential                                                     |
| <b>Period of Insurance</b>            | 19 <sup>th</sup> December 2024 to 19 <sup>th</sup> March 2025 |
| <b>Transaction Effective Date</b>     | 19 <sup>th</sup> December 2024                                |
| <b>Reason for Issue</b>               | MTA                                                           |
| <b>Date of Issue</b>                  | 19 <sup>th</sup> December 2024                                |

| Your Premium                                  |           |
|-----------------------------------------------|-----------|
| <b>This Transaction Premium excluding IPT</b> | £0.00     |
| <b>This Transaction IPT</b>                   | £0.00     |
| <b>This Transaction Premium including IPT</b> | £0.00     |
| <b>Annual Policy Premium including IPT</b>    | £1,605.59 |

| Sections of Cover                                     |             |
|-------------------------------------------------------|-------------|
| <b>Property Damage</b>                                | Not Insured |
| <b>Employers' Liability</b>                           | Insured     |
| <b>Public and Product Liability</b>                   | Insured     |
| <b>Treatment Liability for Registered Providers</b>   | Insured     |
| <b>Treatment Liability for Unregistered Providers</b> | Not Insured |
| <b>Professional Indemnity</b>                         | Insured     |
| <b>Directors', Trustees' and Officers' Liability</b>  | Not Insured |
| <b>Legal Expenses</b>                                 | Insured     |



## Policy Schedule

### For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

|                                                    |             |
|----------------------------------------------------|-------------|
| <b>Portable Equipment</b>                          | Not Insured |
| <b>Equipment Breakdown</b>                         | Not Insured |
| <b>Business Interruption</b>                       | Not Insured |
| <b>Loss of Registration Certificate</b>            | Not Insured |
| <b>Personal Accident</b>                           | Not Insured |
| <b>Money</b>                                       | Not Insured |
| <b>Employee Dishonesty</b>                         | Not Insured |
| <b>Terrorism</b>                                   | Not Insured |
| <b>Cyber</b>                                       | Not Insured |
| <b>Trustees' and Officers' Financial Liability</b> | Not Insured |
| <b>Loss of Licence</b>                             | Not Insured |

## Policy Schedule

### For your Children's Sports Coaching Business

Insured on Childcare and Business Combined Policy

| Employers Liability Section                    | Limit of Indemnity     |
|------------------------------------------------|------------------------|
| <b>Limit of Indemnity - Any One Occurrence</b> | £10,000,000            |
| Extensions to this Section                     | Maximum Amount Payable |
| <b>Compensation for Court Attendance</b>       |                        |
| <b>You, any director or business partner</b>   | £750                   |
| <b>Any employee</b>                            | £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](http://www.elto.org.uk)

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

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

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