

## Summary of Cover 2017

**Insured:** Meridian Judo Club 2575

**Period of Cover:** 01 January 2017 to 31 December 2017

**Retroactive Date:** 01 January 1985 or date of commencement of current period of continuous membership (whichever is later)

**Activities:** All activities recognised / authorised by the British Judo Association Limited (BJA) including but not limited to club administration, training, grading, competitions, Judo Fit, Gymnastics for Judo, Judo for self defence, club social events as authorised by the BJA

### COMBINED LIABILITY INSURANCE

Cover is provided by Hiscox Insurance Company Ltd (Hiscox), QBE Insurance (Europe) Ltd (QBE) & XL Catlin

**Policy Numbers:** HU PI6 1954957- Hiscox  
Y076841QBE0117A & 040681/01/2017/0000 - QBE  
GB00069576LI17A - XL

### **Cover**

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to Hiscox Insurance Company Ltd, QBE Insurance (Europe) Ltd & W R Berkley UK Ltd within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments.

The cover is written on a "claims made" wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

All incidents that may give rise to a claim in the future should be notified to Hiscox, QBE & WRB Insurance through Perkins Slade Ltd, at the time of incident.

### **Limit of Indemnity**

Public Liability	£ 20,000,000	any one occurrence
Products Liability	£ 20,000,000	any one period of cover
Professional Indemnity	£ 5,000,000	any one claim
Abuse	£ 2,500,000	Any one period
Directors & Officers Liability	£ 10,000,000	Any one period
Employers Liability	£ 10,000,000	any one period

### **Principle Exclusions - Liability arising out of:**

Criminal Acts	Incidents / claims known to you but not reported to Insurers.
The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft	Pollution, unless caused by a sudden identifiable, unintended and unexpected incident
Product Guarantee or recall, repair or replacement	Medical malpractice
In connection with damage to any data	Damage to own property
Incidents prior to the retroactive date	Loss of, or damage to, property in your custody or control
Claims arising out of, or in connection with, damage to any data	Fines, penalties or punitive damages
Deliberate, dishonest or unforeseeable acts	Any discrimination, harassment or unfair treatment
Claims brought in the USA/Canada	Person accused of abuse/alleged to be the abuser

**Employers Liability is provided to affiliated clubs that have registered via [www.ps-judo.com/clubs](http://www.ps-judo.com/clubs)**

Hiscox Underwriting Limited, QBE Insurance (Europe) Ltd and W R Berkley Insurance (Europe) Ltd are authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.