

INSURED DETAILS

Insured :	England Touch Association Ltd
Address :	3 Maltby court Leeds Oldham OL4 5EB
Additional Insureds :	There are no Additional Insureds on this policy
Business Description and Activities :	National governing body for the sport of Touch Rugby. Training, participation & competition whilst operating within the England Touch Association laws, rules, policies & procedures, at recognised venues. Administration of the sport of Touch Rugby including, promotion & development of the sport, organisation of events & provision of coaching courses. Coaching within own club and for the association (not freelance or coaching for remuneration)
General terms and conditions wording :	11422 WD-HSP-UK-PSS-GTC8 The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording:	11423 WD-PIP-UK-PD(4) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below



PERKINS SLADE TOUCH ASSOCIATION INSURANCE

PERSONAL ACCIDENT

Section wording WD-HSP-UK-PS-ETA-PA(1)
Insurer Hiscox Insurance Company Limited

Personal accident

Section limit £15,000
Insured persons England Touch Association Ltd including directors, officers and officials, committee members, employees and volunteers.
 Affiliated Clubs including officers, officials, committee members, volunteers & members/players
 Affiliated coaches
 Affiliated referees
 Affiliated players/members
 Medical Personnel
Operative time During official Touch Rugby Association matches, training sessions and functions worldwide. Travel is not covered except for commuting within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland
Injury to members
Death £10,000
Loss of limb £15,000
Permanent total disablement benefit £15,000
Spectacles expenses £500 per incident (£25 excess)
Dental treatment expenses £500 per incident (£25 excess and £100 limit per tooth)
Broken bones £100 for bones in an arm or hand, £200 for bones in a leg or foot (£500 maximum per incident)

Special limits (included within and not in addition to the overall limit insured above)

Death – Under 16 years old £2,000

Total event limit

Section limit £1,000,000
Limit applies to any one event in the aggregate

SPORTS EQUIPMENT AND PORTABLE PROPERTY

Wording: 7697 WD-HSP-UK-PSS-PYS(3)
Insurer Hiscox Insurance Company Limited

Item Description	Amount Insured
Portable electronic equipment, sports equipment including balls, clothing, protective clothing and assorted accessories within the UK only and belonging to the Association	£5,000
Portable electronic equipment, sports equipment including balls, clothing, protective clothing and assorted accessories within the UK only and belonging to clubs	£1,000 (per club)
Excess:	£50
Excess applies to:	each and every loss
Geographical limits:	United Kingdom

Endorsements

6319.0 Amendment of cover: repair and replacement

Sports equipment and portable property clauses in full

6319.0 Amendment of cover: repair and replacement

How much we will pay, Repair and replacement, is amended to read as follows:

Repair and replacement

At **our** option **we** will repair, replace or pay for any lost or damaged items on the following basis:

- a. for **sports equipment**, the cost of repair or replacement as new;
- b. If the **sports equipment** was built or assembled by **you**, **we** will only pay the price **you** paid for the constituent parts.

The following is removed from **How much we will pay**:

Wear and tear

The amount that **we** will pay for **damage** to any clothing, footwear, protective garments including helmets, watercraft, vehicles, cases or bags insured within **your sports equipment** will be reduced to take into account wear and tear. The reduction will be based on the following scale:

- 1. less than one year old, no reduction for wear and tear;
- 2. between one and two years old, a 10% reduction for wear and tear;
- 3. between two and three years old, a 20% reduction for wear and tear;
- 4. between three and five years old, a 40% reduction for wear and tear;
- 5. between five and seven years old, a 60% reduction for wear and tear.



We will not make any payment for any clothing, footwear, protective garments including helmets, watercraft, vehicles, cases or bags that is more than seven years old

CLAUSES- Applicable to the whole policy

Clause - Data Protection Act

By accepting **your policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of **your** information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

INFORMATION ABOUT INSURERS

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 Prudential Regulation Authority

Policy Number 9403777

Complaints procedure

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your broker in the first instance:

Perkins Slade, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP.

Or by telephone on +44 (0) 121 698 8000

Or by email at sports@perkins-slade.com

If you have any questions or concerns about the terms of your general liability (including public and products liability), employers liability, professional indemnity, management liability: trustees, directors and officers liability, personal accident and sports equipment and portable property cover or the decisions regarding the settlement of a claim, please contact Hiscox Customer Relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York, YO1 7PR.

Or by telephone on +44 (0) 1904 681 198

Or by email at customer.relations@hiscox.com

Hiscox Customer Relations team will do all they can to put things right, but if you're still not satisfied, they will tell you how to take your case to the Financial Ombudsman Service in the United Kingdom.

For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

Claims contact information

If you need to make a claim you should contact your broker, Perkins Slade, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name	Perkins Slade
Registered address	Tricorn House 51-53 Hagley Road Birmingham B16 8TP
Telephone	+44 (0) 121 698 8000
Fax	+44 (0) 121 625 9000
Email	sports@perkins-slade.com

Hiscox 1 Great St Helen's London EC3A 6HX

Policy Number <@DB_InsuranceRef@>