



**XL Insurance**

**Sport & Leisure**

# Schedule

Combined Sport & Leisure Insurance – Affinity  
Form CSL-A 0422 - STB

April 2022



# Schedule

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## Policy Details:

<b>Unique Market Ref:</b>	B0334SC3342022714
<b>Policy No:</b>	<b>XLC-UKF-0493-0922</b>
<b>Wording:</b>	Combined Sport & Leisure Insurance - Affinity (CSL-A 0422 – STB)
<b>Insured:</b>	<b>United Kingdom Federation of Majorettes</b>
<b>Insured's Address:</b>	River View, River Road, West Walton, Wisbech, PE14 7EK
<b>Premises:</b>	None
<b>Business:</b>	National Governing Body for Majorette Troupes in the UK.  Covering UKFM Events & Individual Troupes Training Sessions; Displays; & Competitions.  1 Federation; 21 Troupes; 3 Independents
<b>Period of Insurance:</b>	<b>From: 1<sup>st</sup> September 2022</b> <b>To: 31<sup>st</sup> August 2023</b>  Both dates Inclusive local standard time at the <b>Insured's</b> address stated above  This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the <b>Insurer</b> and the <b>Insured</b> .

## Material Damage Section

**Operative**

### Specifications

#### Sports and Business Equipment

<b>Description:</b>	All Risks Property Damage
<b>Sum Insured Full Value:</b>	<b>GBP 3,000</b>
Item Limit:	GBP 500
Excess:	GBP 100



## Liability Section

**Operative**

Covered Jurisdictions: **United Kingdom**

### Public Liability Sub-Section

**Operative**

<b>Limit of Liability:</b>	<b>GBP 5,000,000</b> any one <b>Occurrence</b>
<b>Extension:</b>	Pollution Liability: <b>GBP 2,500,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	<b>GBP 100</b> Applicable to <b>Injury</b> and <b>Damage</b> Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applied Except Data Protection Act: Not Applied
<b>Business Premises:</b>	The <b>Business</b> is carried on from premises in the following territories and no others for the purposes of this Section: <b>United Kingdom</b>

### Product Liability Sub-Section

**Operative**

<b>Limit of Liability:</b>	<b>GBP 5,000,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Extension:</b>	Pollution Liability: <b>GBP 2,500,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	<b>GBP 100</b> Applicable to <b>Injury</b> and <b>Damage</b> Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applied Except Consumer Not Applied
<b>Products sold in or supplied to:</b>	<b>United Kingdom</b>



### Employers' Liability Sub-Section

Not Operative

<b>Limit of Liability:</b>	<b>GBP Not Insured</b> any one <b>Occurrence</b>
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
	Terrorism: <b>GBP Not Insured</b> any one <b>Occurrence</b>
	Asbestos: <b>GBP Not Insured</b> any one <b>Occurrence</b>
<b>Trigger:</b>	<b>Injury</b> Caused During
<b>Occurrence Limit:</b>	Protected
<b>Defence Costs:</b>	Inclusive
<b>Covered Jurisdictions:</b>	<b>United Kingdom</b>

### Professional Liability Sub-Section

Operative

<b>Limit of Liability:</b>	<b>GBP 1,000,000</b> any one <b>Occurrence</b> and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
	Breach of Confidentiality: <b>GBP 100,000</b> any one <b>Occurrence</b> and in the aggregate
	Excess: <b>Nil</b>
	Breach of Copyright: <b>GBP 100,000</b> any one <b>Occurrence</b> and in the aggregate
	Excess: <b>Nil</b>
	Libel and Slander: <b>GBP 250,000</b> any one <b>Occurrence</b> and in the aggregate
	Excess: <b>Nil</b>
<b>Trigger:</b>	Claims Made and Notified – Reporting Period 60 Days
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	<b>GBP 100</b>
	Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	01.09.2014
	Except Data Protection: Not Applied



## Notification of Claims and Circumstances to:

AXA XL  
Crisis Management  
20 Gracechurch Street  
London  
EC3V 0BG

E-mail: [James.Good@axaxl.com](mailto:James.Good@axaxl.com)

[Jonathan.Kelly@axaxl.com](mailto:Jonathan.Kelly@axaxl.com)

**Signature:**

A handwritten signature in black ink, appearing to be 'JG'.

**Date of Issue:** 11.10.2022

This document has been issued by STB Insurance Brokers under authority from AXA XL Insurance Company UK Limited.

STB Insurance Brokers is a trading name of Pulse Insurance Limited  
Authorised & Regulated by the Financial Conduct Authority for non-investment insurances (FCA Register No. 308626).

STB Insurance Brokers, Jonathan Scott Hall, Thorpe Road, Norwich, Norfolk, NR1 1UH

Tel: 01603 626904

Web: [www.stbinsurance.co.uk](http://www.stbinsurance.co.uk)

Registered in England & Wales No. 3492137



# Schedule

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## Endorsements

### ADDITIONAL CONDITIONS:

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs.
2. All activities including those on a sub-contracted basis must be advised to insurers.
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval.
4. A qualified Emergency Aider is present at all times.
5. All coaches/instructors must be suitably qualified in accordance with an Industry recognised qualification or as agreed by Underwriters.
6. The coach to participant ratio must not exceed the national governing body recommendation for the sport being coached or as agreed with Underwriters.
7. All Coaches with access to children and vulnerable adults to be DBS checked.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider);
2. Excluding Participant to Participant liability;
3. Excluding all activities other than those disclosed to Underwriters;
4. Excluding Abuse, whether sexual or mental and/or allegations thereof.
5. Excluding any lifts, throws or acrobatic activities.
6. Coronavirus Absolute Exclusion  
Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.  
This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:
  - (i) any fear or threat (whether actual or perceived) of; or
  - (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.



### **Insured Troupes**

It is noted and agreed that the following Troupes are indemnified under the Liability Insurance:

Blaze of Upminster; Blue Vision Twirl Team\*; Capricorn Majorettes; Chelmsford Crystals; Crown Spinners; Crystal Coronets\*; Elite Twirlers; The EP Star Twirlers; Infinity Twirlers; Ipswich Diamonds; Ipswich Ice Illusions; Laindon Suzettes; Regent Royal Militaires; Revelation Majorettes\*; Silver Gems; St Neots Sentinels; Starlight Twirlettes; Sunset Twirlers; Tilbury Majorettes; Witham Twirlettes; & Urban Allstars.

\*It is noted and agreed that the Public Liability Insurance limit of indemnity for Blue Vision Twirl Team; Crystal Coronets; & Revelation Majorettes is £10,000,000 any one occurrence.

### **Independent Troupes**

It is noted and agreed that the following Independent Troupes are indemnified under the Liability Insurance: Helen Woods; Leah Paris; & Stephanie Martin.

### **Equipment Insurance**

It is noted and agreed that the following Troupes are indemnified under the Equipment Insurance:

Blue Vision Twirl Team\*; Chelmsford Crystals; Crystal Coronets\*; Ipswich Ice Illusions; Revelation Majorettes\*;

\*It is noted and agreed that the Majorette Troupe Stock & Equipment Sum Insured for Blue Vision Twirl Team; Crystal Coronets; & Revelation Majorettes is £5,000.

### **Equipment Conditions:**

Covered anywhere in the United Kingdom, the Isle of Man or the Channel Islands whilst, at: any Majorette Troupe location; or the home premises of an Insured Person; or stored out of sight in a motor vehicle (overnight exclusion); or other premises as notified to underwriters.

- All terms and conditions as per Policy Wording (specimen copy available upon request).
- Policy excludes gradual wear tear & depreciation
- Policy excludes damage whilst in use
- Policy excludes any unexplained shortage or inventory shortage or disappearance
- Theft cover is subject to evidence of forcible and violent entry or exit to property housing the equipment.
- Policy excludes theft from a vehicle overnight unless the vehicle is contained in a locked building.
- Policy excludes theft whilst equipment is left unattended in the open.

Basis of Settlement: Reinstatement.



**[axaxl.com](https://www.axaxl.com)**

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