

31<sup>st</sup> July 2017

## LIABILITY QUOTATION

**INSURED:** UNITED KINGDOM FEDERATION OF MAJORETTES  
**ADDRESS:** River View, River Road, West Walton, Wisbech, PE14 7EK

**ACTIVITIES:** National Governing Body for Majorette Troupes in the UK.  
Covering UKFM Events & Individual Troupes Training Sessions & Displays;  
and Competitions.

**BASIS OF COVER:** 1 Federation; 37 Troupes; 2 Independent Troupes

**PERIOD:** 01.09.2017 to 31.08.2018 (TBC)

**COVER:**

**PUBLIC LIABILITY**

Limit of Indemnity any one Event	<b>£ 5,000,000</b>
Excess:	£ 100

**PRODUCTS LIABILITY**

Limit of Indemnity in the aggregate	<b>£ 5,000,000</b>
Excess	£ 100

(Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied).

**PROFESSIONAL INDEMNITY**

Limit of Indemnity in the aggregate	<b>£ 1,000,000</b>
Excess	£ 100
Retroactive Date:	01.09.2014

**MAIN**

**EXCLUSIONS:** 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);  
Excluding **Participant to Participant** liability;  
Excluding all activities other than those disclosed to Underwriters.  
Excluding **Abuse**, whether sexual or mental and/or allegations thereof.  
Excluding any lifts, throws or acrobatic activities.

**MAIN**

**CONDITIONS:** **It is a condition precedent to liability hereunder that:**

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.

**Failure to comply with a condition may render the cover inoperative.**

**COVER:** **EMPLOYERS LIABILITY** **£Not Insured**

**INSURER:** Catlin Insurance Company (UK) Ltd.

**POLICY TERRITORIAL LIMITS:** Worldwide excluding USA & Canada

**POLICY JURISDICTION:** England & Wales

## OPTIONAL ADDITIONAL COVERS

**COVER :** "ALL RISKS" Property Damage

Majorette Troupe Stock & Equipment (Single Article Limit £500)	£ 3,000
Excess each and every loss	£ 100

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.

**CONDITIONS:** 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

**PREMIUM:** £56.00 including IPT

**INSURER:** Catlin Insurance Company (UK) Ltd.

## PERSONAL ACCIDENT INSURANCE QUOTATION

**INSURED:** UNITED KINGDOM FEDERATION OF MAJORETTES

**ADDRESS:** River View, River Road, West Walton, Wisbech, PE14 7EK

**ACTIVITIES:** Majorettes

**PERIOD:** 01.09.2017 to 31.08.2018 (TBC)

**BENEFITS:** As per attached Summary of Policy Benefits

**TERRITORIAL LIMITS:** Worldwide

**INSURER:** Neon Syndicate 2468 @ Lloyds

**BASIS:** 192 Senior Members & 343 Junior Members

### SUMMARY OF COVER

<b>1) Death</b> (reduced to £2,000 for members aged 16 & under)	<b>£ 10,000</b>
<b>2) Loss of or Permanent Loss of Use of One or Two Limbs or Loss of Sight Of One or Both Eyes or Permanent Total Disablement</b>	<b>£ 10,000</b>
<b>3) Temporary Total Disablement</b>	<b>£ Nil</b>

**Conditions:** Cover whilst playing, practising and training under the auspices, control or direction of the Troupe/Federation.  
Excluding any injuries or disablement arising from any pre existing defect, infirmity or sickness.  
All terms & conditions as per the insurers standard form of policy wording.

**PREMIUM:**

**Public Liability (PL) & Professional Indemnity (PI) Rates:**

Independent Troupes:	£28.00 (includes 12% insurance premium tax) per troupe
Troupes up to 35 Members:	£95.20 (includes 12% insurance premium tax) per troupe
Troupes 36-50 Members	£106.40 (includes 12% insurance premium tax) per troupe

**All Risks Property Damage Rates (optional):**

All Troupes	£56.00 (includes 12% insurance premium tax) per troupe
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**Personal Accident Rates:**

Senior Member (18 yrs +)	£0.87 (includes 12% insurance premium tax) per member
Junior Member (under 18 yrs)	£0.62 (includes 12% insurance premium tax) per member

**SUBJECT TO:**

The above quotation has been issued subject to the following:

1. the attached Statement of Fact.
2. The terms, conditions & exclusions of Insurers' Policy Wording (*a copy of which is available on request*).
3. Payment of the premium in full within seven days of cover being granted
4. No known or reported losses/claims.
5. The Insured is required to make a fair presentation of the risk to Insurers. If the Insured breaches its duty to provide a fair presentation and any such breach was deliberate or reckless, Insurers may regard the Policy as void and are not required to return any paid Premium to the Insured.