

29<sup>th</sup> July 2022

## LIABILITY QUOTATION

<b>INSURED:</b>	<b>UNITED KINGDOM FEDERATION OF MAJORETTES</b>		
<b>ADDRESS:</b>	River View, River Road, West Walton, Wisbech, PE14 7EK		
<b>ACTIVITIES:</b>	<b>National Governing Body for Majorette Troupes in the UK. Covering UKFM Events &amp; Individual Troupes Training Sessions &amp; Displays; and Competitions.</b>		
<b>BASIS OF COVER:</b>	<b>1 Federation; 19 Troupes; 5 Independents</b>		
<b>PERIOD:</b>	01.09.2022 to 31.08.2023 (TBC)		
<b>COVER:</b>	<b>PUBLIC LIABILITY</b>		
	Limit of Indemnity any one Event	<b>£ 5,000,000</b>	
	Excess:	£	100
	<b>PRODUCTS LIABILITY</b>		
	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).		
	<b>PROFESSIONAL INDEMNITY</b>		
	Limit of Indemnity in the aggregate	<b>£ 1,000,000</b>	
	Excess	£	100
	Retroactive Date:	01.09.2014	
	<b>EMPLOYERS LIABILITY</b>	<b>£Not Insured</b>	
	<b>ABUSE EXTENSION</b>	<b>£Not Insured</b>	

**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.'*

**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.

**INSURER:** AXA XL Insurance Company UK Limited.

**POLICY TERRITORIAL**

**LIMITS:** Worldwide excluding USA & Canada

**POLICY**

**JURISDICTION:** United Kingdom, Channel Islands, Isle of Man

## OPTIONAL ADDITIONAL COVERS

**COVER :** **“ALL RISKS” Property Damage**

Majorette Troupe Stock & Equipment (Single Article Limit £500)	£ 3,000 or £5,000
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

**INSURER:** AXA XL Insurance Company UK Limited.

## PERSONAL ACCIDENT INSURANCE QUOTATION

**INSURED:** UNITED KINGDOM FEDERATION OF MAJORETTES

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

**ACTIVITIES:** Majorettes

**PERIOD:** 01.09.2022 to 31.08.2023 (TBC)

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

**TERRITORIAL LIMITS:** Worldwide

**INSURER:** AXA XL Insurance Company UK Limited.

**BASIS:** 111 Senior Members & 223 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<br/>Of One or Both Eyes or Permanent Total Disablement</b> | <b>£ 10,000</b> |
| <b>3) Temporary Total Disablement</b>  | <b>£ Nil</b>    |

IT IS HEREBY NOTED AND AGREED THAT cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Accidental Bodily Injury sustained during the operative time.

(Sum Insured £25.00 per day payable for a maximum of 14 days, subject to a 2 days franchise).

Definition: day means each completed 24 hour period.

IT IS FURTHER HEREBY NOTED AND AGREED THAT cover under this Certificate is extended to include the Insured Person against expenses incurred for Dental Treatment by any legally qualified Dental Practitioner necessitated by Accidental Bodily Injury while playing or officiating in matches. This Certificate will not pay for:

1. Expenses in excess of £250
2. The first £25 of each and every claim.
3. loss or damage to dentures, bridges and crowns or other dental appliances.

**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:**

**PL £5m / PI £1m**

Independent Troupes:	£30.80 (includes 12% insurance premium tax) per troupe
Troupes up to 35 Members:	£104.72 (includes 12% insurance premium tax) per troupe
Troupes 36-50 Members	£117.04 (includes 12% insurance premium tax) per troupe

**PL £10m / PI £1m**

Troupes up to 35 Members:	£141.68 (includes 12% insurance premium tax) per troupe
Troupes 36-50 Members	£158.37 (includes 12% insurance premium tax) per troupe

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

Kit £3,000	£61.60 (includes 12% insurance premium tax) per troupe
Kit £5,000	£86.24 (includes 12% insurance premium tax) per troupe

**Personal Accident Rates:**

Senior Member (18 yrs +)	£0.96 (includes 12% insurance premium tax) per member
Junior Member (under 18 yrs)	£0.68 (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.

## Fair Processing Notice

This Privacy Notice describes how AXA XL Insurance Company UK Limited (together, “**We**”, “**Us**” or the “**Insurer**”) collect and use the personal information of insureds, claimants and other parties (“**You**”) when we are providing our insurance and reinsurance services.

The information provided to the **Insurer**, together with medical and any other information obtained from **You** or from other parties about **You** in connection with this policy, will be used by the **Insurer** for the purposes of determining **Your** application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection.

**We** may be required by law to collect certain personal information about **You**, or as a consequence of any contractual relationship **We** have with **You**. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the **Insurer** for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of **Your** personal information. Because **We** operate as part of a global business, **We** may transfer **Your** personal information outside the United Kingdom and/or the European Economic Area for these purposes.

**You** have certain rights regarding **Your** personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of **Your** personal information in a usable electronic format and to transmit it to a third party (right to portability).

If **You** have questions or concerns regarding the way in which **Your** personal information has been used, please contact: [dataprivacy@axaxl.com](mailto:dataprivacy@axaxl.com)

**We** are committed to working with **You** to obtain a fair resolution of any complaint or concern about privacy. If, however, **You** believe that **We** have not been able to assist with **Your** complaint or concern, **You** have the right to make a complaint to the relevant Data Protection Authority.

For more information about how **We** process **Your** personal information, please see **Our** full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

## Brokers, Intermediaries, Partners, Employers and Other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.