

Sports Liability Insurance

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| Policy number | PLON99/0075283 |
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| Renewal number | 59511 |
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Policyholder

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| The Insured | BENJAMIN JAMES KEWELL T/AS THE GLIDE SURF SCHOOL |
| Address | FLAT 3, 1 BEACH ROAD, CROMER NORFOLK NR27 9AL UNITED KINGDOM |
| Renewal Date | Your insurance with Sportscover is due to expire on 20th August 2016 Thank you for insuring with Sportscover. To ensure continued protection from 21st August 2016 , instructions to renew and payment of premiums due must be received by your insurance intermediary prior to this date . |
| How to Complete Your Policy | This insurance schedule shows information about You and the policy we offer. On receipt of Your payment this renewal schedule will become Your current schedule and form the basis of our agreement with You. It should be read along with all other policy documents (refer to Policy Wording that accompanied the Renewal Schedule) for all conditions and limitations of cover. |

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| Period of Insurance (both dates inclusive) | From 21st August 2016 to 20th August 2017 |
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| Issue Date | 18th July 2016 |
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| Duty of Disclosure | <p>The duty of disclosure exists throughout the currency of your policy and you are reminded of your obligation to disclose any changes to the material information given at the inception of this insurance. Failure to do so could invalidate the cover provided.</p> <p>If your circumstances or any other material information has changed, you must advise us before you renew your policy.</p> <p>Examples of material information you should disclose to Sportscover include:</p> <ul style="list-style-type: none"> ▪ A change to the Policy Details shown above and/or Summary of Benefits overleaf ▪ Activities carried out overseas ▪ Health or medical conditions ▪ Incidents, accidents, losses or claims not already reported ▪ Change of address or additional addresses used ▪ Change to construction of buildings ▪ Activities and/or events which would not be normally associated with the Insured ▪ Any convictions or notice of prosecution <p>A completed renewal proposal form is a condition of renewal of this insurance if you have any changes, claims or incidents. If the form does not accompany this invitation then you can obtain one by contacting your insurance intermediary (contact details below) or by downloading at www.sportscover.com/renewalform.</p> <p>On receipt of this information we may provide a revised renewal invitation.</p> <p>If you have no changes, claims or incidents and wish to renew please contact your insurance broker immediately to confirm renewal. This confirmation must be received prior to the renewal date shown above.</p> <p>Failure to provide this confirmation or failure to provide the completed proposal form (if necessary to your renewal) will result in your policy lapsing.</p> |
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| Premium Summary | |
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| Premium | £ 540.00 |
| Insurance Premium Tax | £ 51.30 |
| TOTAL | £ 591.30 |

| Your Insurance Intermediary |
|---|
| MARSHALL WOOLDRIDGE LIMITED 14/16 IVEGATE LEEDS UNITED KINGDOM LS19 7RE |

| Summary of Benefits | | | | | | | | | | | | | |
|--|--|---------|--------------------|--------|------------------------------|--|------|----------------------|--------------------------------|----|-------------------------|--|------|
| Sports Liability Insurance | | | | | | | | | | | | | |
| Sport(s) Insured | SURF COACHING | | | | | | | | | | | | |
| Risk Information | 1 SURF SHOP | | | | | | | | | | | | |
| <p>UNDERWRITTEN BY Certain Underwriters at Lloyd's under contract number B1338 15SCE0007 and B1338 15SCE0001</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Limit of Indemnity</th> <th>Excess</th> </tr> </thead> <tbody> <tr> <td>PUBLIC & PRODUCTS LIABILITY:</td> <td>£5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability</td> <td>£NIL</td> </tr> <tr> <td>EMPLOYERS LIABILITY:</td> <td>£10,000,000 any one Occurrence</td> <td>£0</td> </tr> <tr> <td>PROFESSIONAL INDEMNITY:</td> <td>£5,000,000 any one Claim, limited to £5,000,000 in the aggregate</td> <td>£NIL</td> </tr> </tbody> </table> <p>Retroactive Date: 21/08/2012</p> <p>COACHING - BASIS OF COVER CONDITION This insurance is based upon the details declared by the Insured in the written information supplied and provides cover for Surf & Paddle-Board coaching for up to a maximum of : 18 sessions per week, each session lasting no longer than 2 hours, with a maximum number of 10 members per session; The Insured shall give immediate notice in writing should the details shown above be incorrect or require amending and agree to pay any such additional premium as may be required by the Company. In the event of a claim made against the Insured and the number of sessions being greater than the number declared then the Insured shall be considered to be their own insurer for the difference and shall bear a rateable share of the claim accordingly.</p> | | Section | Limit of Indemnity | Excess | PUBLIC & PRODUCTS LIABILITY: | £5,000,000 any one Occurrence, but limited to £5,000,000 in the aggregate in respect of Products Liability | £NIL | EMPLOYERS LIABILITY: | £10,000,000 any one Occurrence | £0 | PROFESSIONAL INDEMNITY: | £5,000,000 any one Claim, limited to £5,000,000 in the aggregate | £NIL |
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