

CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2018.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 11/SZ/22795183/04

Agreement Number: Not Applicable

The Insured: British Taekwondo Council Limited (British Taekwondo Council)

Postal Address: 1ST FLOOR
192 HIGH STREET
YIEWSLEY
WEST DRAYTON MIDDLESEX
UB7 7BE

Effective Date: 01/04/2018

Renewal Date: 01/04/2019 at 12.00 hrs

Business Description: PARTICIPATION & INSTRUCTION OF TAE KWON DO

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

S/1/1 Emergency Instructor Cover
S/2/1 Cover Amendments
S/3/1 Clause specific to Clubs
S/6/1 Policy Conditions
S/7/1 Personal Accident - cover extension

Public Liability Section

Limit of Indemnity: £10,000,000

Number of Premises: NIL

NIL NIL

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/8/1 Professional Indemnity - Liability

Accident Section (02)

Insured Persons Categories

Category A.	See Clause for Details
Operative Time	See Clause for Details

Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death	£50,000
2. Loss of Sight One Eye or Loss of One limb	£50,000
3. Loss of Limb(s) or Loss of sight both eyes	£50,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£50,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£50,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£150
9. Temporary Partial Disablement	Not Insured
Excess Period for Items 8 and 9 (Days)	14
Maximum Payment Period for Items 8 and 9 (Weeks)	52

Limits

Maximum Sum Insured Items 1-7	£50,000
Maximum Sum Insured Items 8-9	£150
Aircraft Accumulation Limit	£1,000,000
Event Accumulation Limit	£1,000,000
Non-Scheduled Air Accumulation Limit	£250,000
Contamination By Terrorism Accumulation Limit	NIL

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/9/1 TTD Cover Restriction
S/11/1 Emergency Dental Treatment
S/13/1 Physiotherapy Treatment Extension
SZ/836/2 OPERATIVE TIME OF COVER

Clause Details

S/1/1 Emergency Instructor Cover

It is hereby stated that the Professional Indemnity cover provided by the Policy is extended to indemnify Emergency Instructors for a maximum Limit of Indemnity of £1,000,000.

Such Instructors are to be of a level of competence and experience_at the discretion of the Insured.

S/2/1 Cover Amendments

The following amendments are made to the General Exclusions and Policy Sections shown:-

General Exclusions:-

The following exclusions are added:

5. Professional Sportspersons.

Professional Sportspersons other than coaching, teaching or in an official capacity

6. Weapons

Loss, injury, accident directly or indirectly out of or in connection with the use of weapons, unless specified in the Schedule.

Public Liability Section

Definitions

The following Definition is added:

8. Abuse

Any illegal or offensive act or omission that results in the maltreatment of a person and which may be of (but not limited to) a physical, sexual, verbal, psychological, emotional, or financial nature.

Exclusions

Exclusion 10. Advice and Design is deleted

The following Exclusion is added:

14. Abuse.

Abuse liability in respect of injury arising directly or indirectly out of or in connection with Abuse

Section Condition

Policy number: 11/SZ/22795183/04

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22/03/2018

The following Condition is added:

4. Certificate of Instructors Public and Professional Liability.

If this Policy or Section is cancelled any Certificate of Instructors Public and Professional Liability Insurance issued hereunder is similarly cancelled from the same date and must be removed from display.

S/3/1 Clause specific to Clubs

The following amendments are made to the Policy Section shown:

Public Liability Section

Cover

The following paragraphs are added:

L. Cloakroom Liability. Exclusion 7 shall not apply to members visitors or guests property deposited in the cloakroom at the Insured's premises. Provided that:

a. either

- i. an attendant engaged by the Insured shall be continuously on duty in such cloakroom when it is in use, or
- ii. such property is kept in an enclosed locked room when unattended

b. The Insurers liability for all compensation payable in respect of

- i. all loss of and damage to property deposited by any one person is limited to £150
- ii. all loss of and damage to property occurring during any one Period of Insurance is limited to £1,000

M. Member to Member Liability

The Insurer will indemnify any officer or committee member or member of the club or the association or its officials including coaches referees and safety officials in their respective capacities as such as though each party was individually named as the Insured in this Section. Provided that

a. each such party shall observe fulfil and be subject to the terms and conditions of the Section in so far as they can apply

b. The Insurers liabilities to the Insured and all parties indemnified shall not exceed in the aggregate the Limit of Indemnity specified in the Schedule

N. Car Park Liability

Exclusion 7 shall not apply to vehicles belonging, loaned or hired to members or visitors whilst in the car park situate at the club or association Premises. Provided that

a. this Section does not cover liability in respect of loss of accessories or contents of any vehicle unless lost with such vehicle

b. the Insurers liability for all compensation payable in respect of

i. all loss of and damage to any one vehicle is limited to £2,500

ii. all loss of and damage to vehicles occurring during any one Period of Insurance is limited to £10,000

Exclusions

Exclusion 10. Advise and Design is deleted

The following Exclusions are added:

14. Abuse. This Section does not cover liability in respect of injury arising directly or indirectly out of or in connection with Abuse.

S/6/1 Policy Conditions

The following amendments are made to the Policy Conditions:-

Policy Conditions

11. Claims Conditions

a) The Insured must give notice to the Insurer as soon as possible and in any event within 60 days after the Happening of any loss, damage or occurrence which may result in a claim under the Policy

S/7/1 Personal Accident - cover extension

It is hereby stated that cover under this Section extends to cover reasonable travel expenses for relatives, following medical treatment to Junior Members, up to a maximum of £250 per injury requiring medical attention.

S/8/1 Professional Indemnity - Liability

It is hereby stated that the maximum Limit of Liability in respect of the Professional Indemnity cover provided by the Policy is £5,000,000 contrary to anything otherwise stated herein

S/10/1 Public Liability - Territorial Limits

Definition 4. Territorial Limits B. is amended as follows: B. in respect of Injury, loss or damage caused by or arising from i. manual and non-manual work occurring during any visit or journey anywhere in the world (other than the United States of America or Canada) and ii. non-manual work occurring during any visit or journey to the United States of America or Canada by any partner, director or Employee of the Insured normally resident within the United Kingdom, Eire, Gibraltar and Spain.

S/12/1 Personal Effects Extension

It is hereby stated that cover under this Section extends to include the replacement of clothing or personal items inclusive of Members training equipment up to a sum insured any one loss of £100 if stolen whilst the Member is training at a British Taekwondo registered venue and in the absence of the Member having alternative insurance in place.

S/9/1 TTD Cover Restriction

It is hereby stated that Benefit Item 8 in respect of Temporary Total Disablement (TTD) following an accident is restricted to persons aged 18 years and over engaged in full time employment contrary to anything otherwise stated herein

S/11/1 Emergency Dental Treatment

It is hereby stated that the cover provided by this Section is extended to include emergency dental pain relief treatment up to a maximum amount of £500 any one claim.

S/13/1 Physiotherapy Treatment Extension

Cover under this Section is extended to provide Physiotherapy Sessions in the event of Temporary Total Disablement for a maximum amount of £500 any one event but only after discharge from NHS treatment.

SZ/836/2 OPERATIVE TIME OF COVER

The OPERATIVE TIME OF COVER for INSURED PERSONS in category A is amended to read as follows:

While an Insured person is taking part in organised Taekwondo training, grading, assessments or competitions organised by the Insured

Z/835/4 INSURED PERSONS

The definition of INSURED PERSONS included in category A is amended to read as follows:

Instructors of the Insured and Associated Clubs .

Z/1089/1 Personal Accident - Additional Cover Extension

Solely for the purposes of this extension;

- A. Coma shall mean a continuous unconscious state of the Insured Person
- B. Dependent Adult shall mean any person other than a Dependent Child who is dependent on the Insured Person and where either the Insured Person or the dependent adult was in receipt of a carer's or attendance allowance from the government
- C. Dependent Child shall mean the unmarried children, stepchildren and legally adopted children who are either under 18 years of age or under 23 years of age if studying in full time education at the time of Death of the Insured Person and for whom the Insured Person was the parent or legal guardian.
- D. Paraplegia shall mean the permanent and total paralysis of the two lower limbs, bladder and rectum
- E. Personal Belongings shall mean clothing and other personal articles the property of the Insured Person
- F. Quadriplegia shall mean the permanent and total paralysis of the two upper limbs and the two lower limbs.

Additional Cover

If an Insured Person suffers Accidental Bodily Injury

1. Enhanced Permanent Total Disablement Benefit

resulting in Paraplegia or Quadriplegia and the Benefit for Permanent Total Disablement becomes payable, the Insurer will in addition pay the Insured one of the following benefits

Paraplegia £50,000 or the Benefit for Permanent Total Disablement whichever is lower or
Quadriplegia £125,000 or the Benefit for Permanent Total Disablement whichever is the lower.

2. Life Enhancement Expenses Benefit

resulting in the Benefit for Permanent Total Disablement being paid and the Insured Person becomes incapable of performing a business profession or occupation of each and every kind the Insurer will in addition pay the reasonable costs incurred to engage professional advice to improve the quality of life of the Insured Person.

The maximum amount payable for such costs for any one Insured Person is £15,000.

3. Modification Expenses Benefit

resulting in the Benefit for Loss of Sight, Loss of Limb or Permanent Total Disablement being paid, the Insurer will in addition pay the reasonable costs incurred with the Insurer's prior written consent of alterations that need to be made to adapt the usual residence, usual vehicle or (for Loss of Sight or Loss of Limb only) usual place of employment of the Insured Person to cater for that Loss of Sight, Loss of Limb or Permanent Total Disablement.

The maximum amount payable for such costs for any one Insured Person is £25,000.

4. Travel To Work Benefit

which results in a Benefit being paid in respect of Loss of Sight, Loss of Limb, Loss of Internal Organ or Temporary Partial Disablement and the Insured Person is unable to travel to their usual place of employment using the method of transport they normally used prior to the Accidental Bodily Injury the Insurer will pay for the reasonable costs of a chauffeur or taxi service to convey the Insured Person to and from that usual place of employment once per day provided that

- a. the maximum amount payable for such costs for any one Insured Person due to all Accidental Bodily Injury arising from any one event shall not exceed
 - i. £100 per day
 - ii. £10,000 in total
 - b. this benefit shall cease
 - i. at the time the Insured Person becomes capable of resuming the use of their usual mode of transport or
 - ii. at the same time as the Insured Person ceases to be entitled to any Benefit in respect of Temporary Partial Disablement or
 - iii. 365 days after the date of the Accidental Bodily Injury
- whichever is the earlier.

5. Coma Benefit

resulting in a Coma the Insurer will pay to the Insured an additional sum of £50 for each full day of the Coma.

The maximum amount payable for such sums for any one Insured Person is £36,500.

6. Dependent Adult and Child Benefit

resulting in Death and the Insurer pays a Death Benefit for that Insured Person, the Insurer will in addition pay

- a. £25,000 for each Dependent Adult
- b. £5,000 for each Dependent Child

The maximum amount payable for all such dependents for any one Insured Person is £50,000. Any Dependent Adult or Dependent Child shall only receive one payment irrespective of the number of Insured Persons killed in the same Loss.

7. Simultaneous Death of the Insured Person and Spouse

resulting in Death and in the same event the Death of the Spouse and they leave bereaved a Dependent Adult or Dependent Child then the Insurer will double the Benefit payable for Death of the other party.

If the Insured Person and the Spouse are both Insured Persons then only the highest value Benefit payable for Death shall be doubled and not the Benefit payable for Death of the other party.

8. Funeral Expenses and Urgent Estate Expenses

resulting in death and the Insurer pays Benefit for Death of that Insured Person, the Insurer will in addition pay

- a. the reasonable costs incurred with the Insurer's prior written consent for the funeral expenses of that Insured Person.

The maximum amount payable for such costs for any one Insured Person is £10,000.

If a claim is paid under Part 2 Cover c) iii) of the Business Travel Section of the Policy in respect of the Death of the same Insured Person then no further expenses will be payable under this extension.

- b. any urgent expenses related to the estate of that Insured Person whilst administration of that estate is being prepared.

The maximum amount payable for such expenses for any one Insured Person is £2,000.

9. Damage to Personal Belongings

as the result of an unprovoked physical assault and that assault also causes damage to or loss of any Personal Belongings of the Insured Person the Insurer will pay to the Insured Person the cost of replacement of or reasonable costs of repair to the Personal Belongings.

The maximum amount payable for such costs for any one Insured Person is £1,000.

If a claim is paid under Part 4 of the Business Travel Section of the Policy then no further expenses will be payable under this extension.

Conditions applicable to this Additional Cover Extension

- A. The Additional Cover described in paragraphs 1. to 9. above shall only apply if cover under Part 1 of the Accident Section of the Policy is in force at the time of the Accidental Bodily Injury.
- B. The maximum amount payable as any combination of any Benefit otherwise payable under this Policy and any benefit payable under this Additional Cover Extension shall not exceed £2,000,000.

C. The Additional Cover as described under this extension is subject otherwise to the Accident Section, Business Travel Section and Policy Definitions, Exclusions and Conditions applicable to this Policy.

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CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2018.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 11/SZ/18124732/04

Agreement Number: Not Applicable

The Insured: BRITISH TAEKWONDO COUNCIL LTD (BRITISH TAEKWONDO COUNCIL)

Postal Address: 1ST FLOOR
192 HIGH STREET
YIEWSLEY
WEST DRAYTON MIDDLESEX
UB7 7BE

Effective Date: 01/04/2018

Renewal Date: 01/04/2019 at 12.00 hrs

Business Description: PARTICIPATION & INSTRUCTION OF TAE KWON DO

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

Employers' Liability Section

Limit of Indemnity: £10,000,000

Item Description

1. Clerical and Administrators of the British Taekwondo Council

Accident Section (02)

Insured Persons Categories

Category A.

See Clause for
Details

Operative Time

See Clause for
Details

Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death	£50,000
2. Loss of Sight One Eye or Loss of One limb	£50,000
3. Loss of Limb(s) or Loss of sight both eyes	£50,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£50,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£50,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£150
9. Temporary Partial Disablement	Not Insured
Excess Period for Items 8 and 9 (Days)	14

Limits

Maximum Sum Insured Items 1-7	£50,000
Maximum Sum Insured Items 8-9	£150
Aircraft Accumulation Limit	£1,000,000
Event Accumulation Limit	£1,000,000
Non-Scheduled Air Accumulation Limit	£250,000
Contamination By Terrorism Accumulation Limit	NIL

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/6/1 Personal Accident - cover Extension
 S/7/1 TTD Cover Restriction
 S/9/1 Emergency Dental Treatment
 S/14/1 Physiotherapy Treatment Extension
 SZ/836/2 OPERATIVE TIME OF COVER
 Z/835/4 INSURED PERSONS
 Z/1089/1 Personal Accident - Additional Cover Extension

Commercial Legal Expenses Section

Type of Cover : Standard cover

Operative Events

3 Criminal Prosecution Defence

Master Policy Ref: 36535

Limit of Indemnity

£100,000 Any One Claim relating to Event 3

and £500,000 for all Claims which first occurred during the Period of Insurance.

Allianz Legal Online Registration Code: ALPD69DBA874

Access to Allianz Legal Online website www.allianzlegal.co.uk providing support in producing legal paperwork. Click on the "register now" box and enter the above Registration Code.

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

Z/296/1 Legal Expenses - Amendments

Clause Details

S/2/1 Endorsement specific to Clubs

The following amendments are made to the Policy Section shown:

Public Liability Section

Cover

The following paragraphs are added:

L. Cloakroom Liability. Exclusion 7 shall not apply to members visitors or guests property deposited in the cloakroom at the Insured's premises. Provided that:

a. either

i. an attendant engaged by the Insured shall be continuously on duty in such cloakroom when it is in use, or

ii. such property is kept in an enclosed locked room when unattended

b. The Insurers liability for all compensation payable in respect of

i. all loss of and damage to property deposited by any one person is limited to £150

ii. all loss of and damage to property occurring during any one Period of Insurance is limited to £1,000

M. Member to Memer Liability

The Insurer will indemnify any officer or committee member or member of the club or the association or its officials including coaches referees and safety officials in their respective capacities as such as though each party was individually named as the Insured in this Section. Provided that

a. each such party shall observe fulfil and be subject to the terms and conditions of the Section in so far as they can apply

b. The Insurers liabilities to the Insured and all parties indemnified shall not exceed in the aggregate the Limit of Indemnity specified in the Schedule

N. Car Park Liability

Exclusion 7 shall not apply to vehicles belonging, loaned or hired to members or visitors whilst in the car park situate at the club or association Premises. Provided that

a. this Section does not cover liability in respect of loss of accessories or contents of any vehicle unless lost with such vehicle

b. the Insurers liability for all compensation payable in respect of

i. all loss of and damage to any one vehicle is limited to £2,500

ii. all loss of and damage to vehicles occurring during any one Period of Insurance is limited to £10,000

Exclusions

Exclusion 10. Advise and Design is deleted

The following Exclusions are added:

14. Abuse. This Section does not cover liability in respect of injury arising directly or indirectly out of or in connection with Abuse.

Definitions

Paid Premium

Shall mean the total premium paid under the applicable Section (s) of this Policy during the expiring Period of Insurance, but excluding any intermediary commission, Terrorism Premium or Insurance Premium Tax, and after adjustment following receipt of any declarations

Incurred Claims

Shall mean the total of all claims paid (including costs and expenses) and claims estimated for each Period of Insurance under the applicable Section (s) of this Policy. Outstanding claims will be calculated in accordance with Allianz standard reserving procedure

S/5/1 Policy Conditions

The following amendments are made to the Policy Conditions:-

Policy Conditions

11 Claims Conditions

a) The Insured must give notice to the Insurer as soon as possible and in any event within 60 days after the happening of any loss, damage or occurrence which may result in a claim under the Policy

All other Conditions remain as stated in the standard Policy wording

S/13/1 Personal Effects Extension

It is hereby stated that cover under this Section extends to include the replacement of clothing or personal items inclusive of Members training equipment up to a sum insured any one loss of £100 if stolen whilst the Member is training at a British Taekwondo registered venue and in the absence of the Member having alternative insurance in place.

S/6/1 Personal Accident - cover Extension

It is hereby stated that cover under this Section extends to cover reasonable travel expenses for relatives, following medical treatment to Junior Members, up to a maximum of £250 per injury requiring medical attention

S/7/1 TTD Cover Restriction

It is hereby stated that Benefit Item 8 in respect of Temporary Total Disablement (TTD) following an accident is restricted to persons aged 18 years and over engaged in full time employment contrary to any thing otherwise stated herein

S/9/1 Emergency Dental Treatment

It is hereby stated that the cover provided by this Section is extended to include emergency dental pain relief treatment up to a maximum amount of £500 any one claim

S/14/1 Physiotherapy Treatment Extension

Cover under this Section is extended to provide Physiotherapy Sessions in the event of Temporary Total Disablement for a maximum amount of £500 any one event but only after discharge from NHS treatment.

SZ/836/2 OPERATIVE TIME OF COVER

The OPERATIVE TIME OF COVER for INSURED PERSONS in category A is amended to read as follows:

While an Insured person is taking part in organised Taekwondo training, grading, assessments or competitions organised by the Insured.

Z/835/4 INSURED PERSONS

The definition of INSURED PERSONS included in category A is amended to read as follows:

All members of the Insured and Associated Clubs .

Z/1089/1 Personal Accident - Additional Cover Extension

Solely for the purposes of this extension;

- A. Coma shall mean a continuous unconscious state of the Insured Person
- B. Dependent Adult shall mean any person other than a Dependent Child who is dependent on the Insured Person and where either the Insured Person or the dependent adult was in receipt of a carer's or attendance allowance from the government
- C. Dependent Child shall mean the unmarried children, stepchildren and legally adopted children who are either under 18 years of age or under 23 years of age if studying in full time education at the time of Death of the Insured Person and for whom the Insured Person was the parent or legal guardian.
- D. Paraplegia shall mean the permanent and total paralysis of the two lower limbs, bladder and rectum
- E. Personal Belongings shall mean clothing and other personal articles the property of the Insured Person
- F. Quadriplegia shall mean the permanent and total paralysis of the two upper limbs and the two lower limbs.

Additional Cover

If an Insured Person suffers Accidental Bodily Injury

1. Enhanced Permanent Total Disablement Benefit

resulting in Paraplegia or Quadriplegia and the Benefit for Permanent Total Disablement becomes payable, the Insurer will in addition pay the Insured one of the following benefits

Paraplegia £50,000 or the Benefit for Permanent Total Disablement whichever is lower or
Quadriplegia £125,000 or the Benefit for Permanent Total Disablement whichever is the lower.

2. Life Enhancement Expenses Benefit

resulting in the Benefit for Permanent Total Disablement being paid and the Insured Person becomes incapable of performing a business profession or occupation of each and every kind the Insurer will in addition pay the reasonable costs incurred to engage professional advice to improve the quality of life of the Insured Person.

The maximum amount payable for such costs for any one Insured Person is £15,000.

3. Modification Expenses Benefit

resulting in the Benefit for Loss of Sight, Loss of Limb or Permanent Total Disablement being paid, the Insurer will in addition pay the reasonable costs incurred with the Insurer's prior written consent of alterations that need to be made to adapt the usual residence, usual vehicle or (for Loss of Sight or Loss of Limb only) usual place of employment of the Insured Person to cater for that Loss of Sight, Loss of Limb or Permanent Total Disablement.

The maximum amount payable for such costs for any one Insured Person is £25,000.

4. Travel To Work Benefit

which results in a Benefit being paid in respect of Loss of Sight, Loss of Limb, Loss of Internal Organ or Temporary Partial Disablement and the Insured Person is unable to travel to their usual place of employment using the method of transport they normally used prior to the Accidental Bodily Injury the Insurer will pay for the reasonable costs of a chauffeur or taxi service to convey the Insured Person to and from that usual place of employment once per day provided that

- a. the maximum amount payable for such costs for any one Insured Person due to all Accidental Bodily Injury arising from any one event shall not exceed
 - i. £100 per day
 - ii. £10,000 in total
 - b. this benefit shall cease
 - i. at the time the Insured Person becomes capable of resuming the use of their usual mode of transport or
 - ii. at the same time as the Insured Person ceases to be entitled to any Benefit in respect of Temporary Partial Disablement or
 - iii. 365 days after the date of the Accidental Bodily Injury
- whichever is the earlier.

5. Coma Benefit

resulting in a Coma the Insurer will pay to the Insured an additional sum of £50 for each full day of the Coma.

The maximum amount payable for such sums for any one Insured Person is £36,500.

6. Dependent Adult and Child Benefit

resulting in Death and the Insurer pays a Death Benefit for that Insured Person, the Insurer will in addition pay

- a. £25,000 for each Dependent Adult
- b. £5,000 for each Dependent Child

The maximum amount payable for all such dependents for any one Insured Person is £50,000. Any Dependent Adult or Dependent Child shall only receive one payment irrespective of the number of Insured Persons killed in the same Loss.

7. Simultaneous Death of the Insured Person and Spouse

resulting in Death and in the same event the Death of the Spouse and they leave bereaved a Dependent Adult or Dependent Child then the Insurer will double the Benefit payable for Death of the other party.

If the Insured Person and the Spouse are both Insured Persons then only the highest value Benefit payable for Death shall be doubled and not the Benefit payable for Death of the other party.

8. Funeral Expenses and Urgent Estate Expenses

resulting in death and the Insurer pays Benefit for Death of that Insured Person, the Insurer will in addition pay

- a. the reasonable costs incurred with the Insurer's prior written consent for the funeral expenses of that Insured Person.

The maximum amount payable for such costs for any one Insured Person is £10,000.

If a claim is paid under Part 2 Cover c) iii) of the Business Travel Section of the Policy in respect of the Death of the same Insured Person then no further expenses will be payable under this extension.

- b. any urgent expenses related to the estate of that Insured Person whilst administration of that estate is being prepared.

The maximum amount payable for such expenses for any one Insured Person is £2,000.

9. Damage to Personal Belongings

as the result of an unprovoked physical assault and that assault also causes damage to or loss of any Personal Belongings of the Insured Person the Insurer will pay to the Insured Person the cost of replacement of or reasonable costs of repair to the Personal Belongings.

The maximum amount payable for such costs for any one Insured Person is £1,000.

If a claim is paid under Part 4 of the Business Travel Section of the Policy then no further expenses will be payable under this extension.

Conditions applicable to this Additional Cover Extension

- A. The Additional Cover described in paragraphs 1. to 9. above shall only apply if cover under Part 1 of the Accident Section of the Policy is in force at the time of the Accidental Bodily Injury.
- B. The maximum amount payable as any combination of any Benefit otherwise payable under this Policy and any benefit payable under this Additional Cover Extension shall not exceed £2,000,000.
- C. The Additional Cover as described under this extension is subject otherwise to the Accident Section, Business Travel Section and Policy Definitions, Exclusions and Conditions applicable to this Policy.

Z/296/1 Legal Expenses - Amendments

For the purposes of this endorsement Definitions are denoted by capitalised text and not bold text as shown in the Policy.

A. Policy Introduction (General) Section - Legal Expenses Section Claims

The following paragraph is deleted:

If the INSURED PERSON'S CLAIM is covered, THE INSURER will appoint the LEGAL REPRESENTATIVE that THE INSURER has agreed to in the INSURED PERSON'S name and on the INSURED PERSON'S behalf, subject to the terms and conditions of the Legal Expenses SECTION. THE INSURER will only start to cover the INSURED PERSON'S LEGAL EXPENSES from the time THE INSURER has accepted the CLAIM and appointed the LEGAL REPRESENTATIVE.

The following paragraph replaces the deleted paragraph:

If the INSURED PERSON'S CLAIM is covered, THE INSURER will appoint the LEGAL REPRESENTATIVE that THE INSURER has agreed to in the INSURED PERSON'S name and on the INSURED PERSON'S behalf, subject to the terms and conditions of the Commercial Legal Expenses SECTION. THE INSURER will not appoint the LEGAL REPRESENTATIVE until the EXCESS payment due in respect of the CLAIM has been paid. THE INSURER will only start to cover the INSURED PERSON'S LEGAL EXPENSES from the time THE INSURER has accepted the CLAIM and appointed the LEGAL REPRESENTATIVE.

B. Commercial Legal Expenses Section

1. Criminal Prosecution Defence

Section Exclusion 3 in respect of Event 3 - Criminal Prosecution Defence is restated as follows:

3. in respect of Event 3 - Criminal Prosecution Defence there is no cover for:
 - a. an EXCESS of £100 in respect of each CLAIM.
 - b. criminal proceedings being brought against the INSURED PERSON for:
 - i. fraud, theft, money laundering or other dishonesty.
 - ii. offences against another person, including offences of a sexual nature.
 - iii. the manufacture, distribution or use of alcohol, drugs, indecent or obscene materials.
 - iv. owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans.
 - v. TAXATION PROCEEDINGS.
 - vi. pollution.
 - c. any costs awarded against the INSURED PERSON by a court of criminal jurisdiction.

2. Legal Expenses, Awards and Allowances incurred without the Insurers written Consent

Section Exclusion 10 in respect of all Events is restated as follows:

10. LEGAL EXPENSES, AWARDS OF COMPENSATION, DATA PROTECTION COMPENSATION AWARDS, JURY SERVICE ALLOWANCE or WITNESS ATTENDANCE ALLOWANCE incurred without THE INSURER'S written Consent following acceptance of a CLAIM.

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Client News - Notification of changes to your policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now benefit from the changes outlined below. As these represent a summary of the key changes please read this guidance in conjunction with your Policy Wording and Schedule. If you have any questions about the changes, please refer these to your insurance adviser.

Section Conditions

For all policy sections that include an Additional Claims Condition wording under the Section Conditions, the number of days to notify us of a claim for Damage (or to provide us with full details of Business Interruption caused) by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons or theft has increased from 7 days to 28 days.

Terrorism Section

Cover is being extended free of charge to include loss or damage caused by Cyber Terrorism. Money and Data losses are excluded.

We have also taken this opportunity to update some of the definitions within the wording in order to make them clearer. In addition, the definitions are now shown in alphabetical order to make it easier for you to refer to them.

General Data Protection Regulations

We have updated the Policy Introduction section and replaced our Data Protection statement with a Fair Processing Notice reflecting the changes in legislation for the processing of personal data.

Allianz Insurance plc. Registered in England number 84638 Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

Client News

Employers Liability Tracing Office Information

Allianz Insurance plc is a voluntary member of the Employers Liability Tracing Office and is committed to providing the relevant EL policy information to the central database. The Employers Liability Tracing Office (ELTO) has been created to identify the relevant insurer quickly and efficiently.

The majority of information for the database comes from policyholder information we already hold. However, two additional pieces of information are required to improve the prospects of a successful trace:

- The Employers Reference Number (ERN)
- The name(s) and ERN(s) of any subsidiary companies insured under the same policy.

An **ERN** is given to every business that registers with HM Revenue and Customs (HMRC) as an employer. It is a unique set of letters and numbers used to identify a firm. It is commonly referred to on tax forms as the Employer PAYE Reference. In a minority of cases a business may be ERN exempt, where the employer pays **all** their employees below the current PAYE threshold.

If your policy includes Employers Liability cover we will require this information from you.