

CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2016.

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/22768754/04

Agreement Number: Not Applicable

Account Number: 11/83415

Insurance Adviser: Arthur Marsh & Son

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

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

Effective Date: 01/04/2016

Renewal Date: 01/04/2017 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: £5,000,000

Number of Premises: NIL

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

S/9/1 Public Liability - Territorial Limits

Policy number: 11/SZ/22768754/04

17/03/2016

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	£30,000
2. Loss of Sight One Eye or Loss of One limb	£30,000
3. Loss of Limb(s) or Loss of sight both eyes	£30,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£30,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£30,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£120
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	£30,000
Maximum Sum Insured Items 8-9	£120
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/8/1 TTD Cover Restriction
S/10/1 Emergency Dental Treatment
SZ/836/2 OPERATIVE TIME OF COVER
Z/835/4 INSURED PERSONS
Z/1089/1 Personal Accident - Additional Cover Extension

Clause Details

Policy number: 11/SZ/22768754/04

17/03/2016

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.

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

The following Condition is added:

4. Certificate of Instructors Public and Professional Liability.

Policy number: 11/SZ/22768754/04

17/03/2016

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

Policy number: 11/SZ/22768754/04

17/03/2016

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/9/1 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/8/1 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/10/1 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.

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

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17/03/2016

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.

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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.

Client News

Employers Liability Tracing Office Information

When a claimant has suffered from an injury or disease caused at work, the process of tracing the Employers Liability insurer for the employer at the specific time the incident occurred has sometimes been problematic. The Employers Liability Tracing Office (ELTO) has been created to identify the relevant insurer quickly and efficiently.

ELTO is an independent industry body whose aim is to assist claimants finding the insurer of their former employer when seeking to claim compensation for a disease / injury caused at work. The relevant information will be stored on a central database which can be searched by interested parties.

The database will be managed by ELTO and further information can be found on the ELTO website www.elto.org.uk

Allianz Insurance plc is a voluntary member of ELTO and is committed to providing the relevant EL policy information to the central database.

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.

A business will have a **subsidiary** if it controls another company, or if the business owns more than half the stock of another company.

If your policy includes Employers Liability cover we will require this additional information from you and your insurance adviser will be collecting it on our behalf.

From April 2011 we will begin to submit the additional details, together with information we already hold, to the database. From April 2012 this will be a regulatory requirement for each policy providing Employers Liability cover.

Should you have any queries please do not hesitate to contact your insurance adviser.

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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.

CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2016.

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

Account Number: 11/83415

Insurance Adviser: Arthur Marsh & Son

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

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

Effective Date: 01/04/2016

Renewal Date: 01/04/2017 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

Policy number: 11/SZ/22795183/04

17/03/2016

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	£30,000
2. Loss of Sight One Eye or Loss of One limb	£30,000
3. Loss of Limb(s) or Loss of sight both eyes	£30,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£30,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£30,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£120
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	£30,000
Maximum Sum Insured Items 8-9	£120
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
 SZ/836/2 OPERATIVE TIME OF COVER
 Z/835/4 INSURED PERSONS
 Z/1089/1 Personal Accident - Additional Cover Extension

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

The following Condition is added:

4. Certificate of Instructors Public and Professional Liability.

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17/03/2016

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

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17/03/2016

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/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.

Policy number: 11/SZ/22795183/04

17/03/2016

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

Policy number: 11/SZ/22795183/04

17/03/2016

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.

Client News

Employers Liability Tracing Office Information

When a claimant has suffered from an injury or disease caused at work, the process of tracing the Employers Liability insurer for the employer at the specific time the incident occurred has sometimes been problematic. The Employers Liability Tracing Office (ELTO) has been created to identify the relevant insurer quickly and efficiently.

ELTO is an independent industry body whose aim is to assist claimants finding the insurer of their former employer when seeking to claim compensation for a disease / injury caused at work. The relevant information will be stored on a central database which can be searched by interested parties.

The database will be managed by ELTO and further information can be found on the ELTO website www.elto.org.uk

Allianz Insurance plc is a voluntary member of ELTO and is committed to providing the relevant EL policy information to the central database.

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.

A business will have a **subsidiary** if it controls another company, or if the business owns more than half the stock of another company.

If your policy includes Employers Liability cover we will require this additional information from you and your insurance adviser will be collecting it on our behalf.

From April 2011 we will begin to submit the additional details, together with information we already hold, to the database. From April 2012 this will be a regulatory requirement for each policy providing Employers Liability cover.

Should you have any queries please do not hesitate to contact your insurance adviser.

CNP159

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 - Commercial Select

Insurance law is changing and the Insurance Act introduces reform to the way in which insurance policies are written and how claims are dealt with. Legally we must apply required changes to policies inception or renewed from 12th August 2016.

We are committed to the early adoption of Insurance Act reforms, and a number of improvements are being made to our policies prior to the new Act coming into effect.

In addition we are introducing other required regulatory changes, and following a review of the cover available under our product we are making a number of other improvements. We would also draw your attention to the introduction under the Public Liability and Public/Products Liability Sections of a new exclusion in respect of Asbestos.

A summary of the key changes is detailed below. Your insurance adviser has been provided with a detailed description of the changes being made, and you should contact them if you would like further information.

Full details will be contained within a new policy wording which will be issued to you incorporating these changes following your instructions to renew or commence cover. When you receive it, please take the time to read your new policy to ensure that it meets your needs and that you understand its terms, exclusions and conditions.

If you wish to make a change or if there is anything you do not understand, please let your insurance adviser or the Allianz Insurance office that issued your policy know, both ourselves and your insurance adviser will be pleased to help you.

This Client News should be retained with your Policy documentation.

Key Changes:

Introduction / General Section

The introduction text describing the parts of the Policy has been amended.

The following Policy Definitions have been amended:

Policy
Schedule

The following General Conditions have been amended:

Policy Voidable (this has been re-titled Fair Presentation of the Risk)
Cancellation
Fraud
Survey and Risk Improvement

The following General Condition has been consolidated at General Section level and removed from individual Section level:

Discharge of Liability

The following General Condition has been added:

Loss Reduction Conditions

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All Sections (as appropriate to specific Sections)

The following Section Condition has been amended:

Alteration in Risk

The following contact numbers and addresses have been amended:

Notifying a Claim numbers

Legal Expenses Section - Lawphone Legal Helpline number

Legal Expenses Section - Insurer's address

Property Damage and Business Interruption Events Section(s)

Cover Events 7a Storm and 7b Flood have been amended.

Terrorism Section

The following Definition has been amended:

Property Insured

The following Definition has been added:

Phishing

The following Section Exclusion has been amended:

Digital and Cyber Risk Exclusion

Public Liability and Public/Products Liability Sections

The following Section Exclusion has been added:

Asbestos

If you have any questions, please contact your insurance advisor.

CommercialSelect Renewal Schedule

Your insurance policy is renewed from 1st April 2016.

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

Account Number: 11/83415

Insurance Adviser: Arthur Marsh & Son

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

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

Effective Date: 01/04/2016

Renewal Date: 01/04/2017 at 12.00 hrs

Business Description: PARTICIPATION & INSTRUCTION OF TAE KWON DO

Employers' Liability Section

Limit of Indemnity: £10,000,000

Item Description

Wageroll

1. Clerical and Administrators of the British Taekwondo Council

£50,000

Policy number: 11/SZ/18124732/04

17/03/2016

Public Liability Section

Limit of Indemnity: £5,000,000

Number of Premises: NIL

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	£30,000
2. Loss of Sight One Eye or Loss of One limb	£30,000
3. Loss of Limb(s) or Loss of sight both eyes	£30,000
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£30,000
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£30,000
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£120
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	£30,000
Maximum Sum Insured Items 8-9	£120
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

Policy number: 11/SZ/18124732/04

17/03/2016

S/9/1 Emergency Dental Treatment
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.

Turnover

£32,000

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

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17/03/2016

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/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/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

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.

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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.