



Liability Policy Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RSAP3235198200

Your Details:

Policyholder: The Committee and members for the time being of the National Clarion Cycling Club jointly and severally for their respective rights and interests

Policyholder's Address: 30, The Hills, Reedham, Norwich, NR13 3AR

Business Description: Clarion cycling club including organisation of events

Your Intermediary's Details:

Intermediary Name: Butterworth Spengler Group

Address: Wavertree Technology Park, 18-24 Faraday Road, Wavertree, Liverpool, L13 1EH

Intermediary number: 0000002003

Your Policy Dates:

Period of Insurance: 01 January 2024

To: 31 December 2024

Renewal Date: 01 January 2025

Your Premium Information:

Renewal Premium: £

Insurance Premium Tax: £

Total Amount Due: £

Policy Number: RSAP3235198200
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You may decide not to renew this insurance at any point up to the renewal date. You also have a statutory right to cancel this insurance which extends for 14 days from the later of:

- The date you receive full terms and conditions for renewal of the Policy
- The date on which the insurance is renewed

You may cancel the Policy by writing to the address or calling the telephone number shown on the covering letter.

On receipt of your notice, we will refund any premiums already paid, unless we have been notified of a claim.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

This product meets the demands and needs of those businesses who wish to choose from a range of options which allows them to be indemnified for their legal liabilities to employees and the public. The options available include Employers' Liability, and Public/Product Liability Insurance.

If there are any additional Policy-level Clauses applicable, these are shown below

Crisis Management

Definitions

Crisis

Crisis shall mean any crisis as a result of any matter which may form the subject of a claim for indemnity under this Policy

Crisis Management Costs

Crisis Management Costs shall mean fees and expenses payable to the media consultants appointed by or on behalf of DWF LLP to minimise any adverse media reporting following a Crisis

Crisis Consultant Costs

Crisis Consultant Costs shall mean fees payable to DWF LLP or their appointed advisors acting on behalf of DWF LLP

Provided that legal costs and legal expenses in relation to any matter which may form the subject of a claim for indemnity under this Policy shall include Crisis Consultants Costs incurred with the Company's prior written approval other than Crisis Management Costs

In the event of a Crisis occurring during the Period of Insurance please contact our crisis consultants DWF LLP using the 24/7 legal helpline on 03301024201

Crisis Management Costs

The Company will provide indemnity to the Policyholder and if the Policyholder so requests any Employee or director or partner of the Policyholder up to the Limit of Indemnity in respect of Crisis Management Costs in connection with any Crisis

Provided that in respect of all Crises occurring during the Period of Insurance

1. the total amount payable under this Section shall not exceed £25,000.00
2. the Company may at any time pay the Limit of Indemnity (less any sums already paid or incurred) or any less amount for which at the absolute discretion of the Company the claims can be settled the Company will then relinquish control of such claims and be under no further liability in respect thereof
3. the Crisis is reported to the crisis consultants immediately when the Crisis is known
4. any Crisis arising out of or based upon or attributable to one source or original cause shall be deemed a single Crisis

The indemnity will not apply

- A) to any changes in economic conditions or competitor environment including seasonal variations or change in customer demand taste purchasing patterns or purchasing channels
- B) to fraudulent acts committed by any of the Policyholder's senior executives
- C) to damages payable in respect of any claim for Injury or damage to Property and all related Legal Costs and legal expenses
- D) to any costs and expenses of proceedings before any court tribunal ombudsman or governmental body
- E) to intentional violation committed by the Policyholder's senior executives of any law regulation sanctions or industry guidance
- F) to Crisis Management Costs incurred arising out of or in connection with a Crisis relating in any way to Asbestos Asbestos Dust or Asbestos Containing Materials
- G) where indemnity is provided by any other insurance
- H) to Crisis Management Costs arising from any Crisis happening outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

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Liability Insurance

Section 1

Employers' Liability

Not Insured

Section 2

Limit of Indemnity

Public / Products Liability

Any one Event	£5,000,000
All Events happening during the Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during the Period of Insurance in respect of all Sudden Pollution or Contamination Incidents	£5,000,000

If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Abuse Exclusion

The indemnity provided by Section 2 will not apply to legal liability arising from Abuse

Abuse shall mean

- A) acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- B) acts of forcing sexual activity rape or molestation or
- C) repeated or continuing contemptuous coarse or insulting words or behaviours

Section 3

Legal Defence Costs

Limit of Indemnity

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance

Not Insured

Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance

£250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4

Financial Loss

Not Insured
