

The policy is underwritten by QBE Insurance Limited, a copy of the policy wording is attached. In addition to this policy wording, the following endorsements apply:

Endorsements to the policy

The following endorsements apply to the Broadform Liability Insurance Policy PDF document:

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1. Words with Special Meanings:

You, your, insured is amended at paragraph (2) to read as follows:

"Any Director, Executive Officer, Employee, partner or shareholder, Committee Member, Office Holders, Manager, Coach or Trainer employee of You or of the parties designated in paragraphs (1) but only whilst acting within the scope of their duties in such capacity".

1. Words with Special Meanings:

An additional clause is included under You, your, insured as below

(7) All members of You which shall include any voluntary worker are deemed to be parties comprising The Insured provided that:

it shall be a condition precedent to the liability of the Company that the member hereby indemnified shall comply with and be subject to the terms and conditions and limitations of this Policy as though such member were the Insured;

1. the Limit of Indemnity shall apply inclusive of this endorsement.

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Exclusion 12: is amended to read as follows:

"The rendering of or failure to render professional advice or service by You or any related error or omission; but this exclusion does not apply to:

the rendering of or the failure to render professional medical advice by Medical Persons employed by You to provide first aid and other medical services on Your premises, or

personal injury or property damage arising therefrom providing such professional advice or service is not given for a fee.

1. Personal injury or property damage arising from the actions of coaches/instructors/trainers paid or unpaid".

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Participation Exclusion added to policy

Exclusion 24: Personal Injury or damage to property of any person caused by or arising out of the participation of such person or his/her property in any game, match, race, practice, trial, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities); but this exclusion does not apply to:

1. personal injury or damage to property caused by or arising out of your negligence as a property owner or lessee or occupier or manager of the premises or facility.

This description is issued as a matter of information only and for full terms and conditions you should refer to the policy wording.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expense thereby occasioned to any recipient of this letter.