



XL Insurance

Sport & Leisure

Schedule

Combined Sport & Leisure Insurance – Affinity
Form CSL-A 0724 - STB

July 2024



Schedule

Policy Details:

Unique Market Ref:	B0334SC3342024714
Policy No:	XLC-MAL-1810-1024
Wording:	Combined Sport & Leisure Insurance - Affinity (CSL-A 0724 – STB)
Insured:	Martial Arts Licensing Limited t/a LJJ Martial Arts; &/or Webb Martial Arts.
Risk Address:	The Stute, 12 Station Road, Earl Shilton, LE9 7ET. Old Adult School Hall, Bridge Road, Coalville, LE67 3PW.
Business:	Martial Arts Clubs providing classes in Ju Jitsu; Ladies Kickboxing; Self Defence; & Fitness to children & Adults of all ages and abilities.
Period of Insurance:	From: 1st October 2024 To: 30th September 2025

Both dates Inclusive local standard time at the **Insured's** address stated above

This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

Property:

Wording Applicable: CSL-A 0724 – STB (Affinity)

Material Damage Section

Not Operative

Specifications

Sports and Business Equipment

Description:	All Risks Property Damage
Sum Insured Full Value:	GBP N/A
Item Limit:	GBP N/A
Excess:	GBP N/A



Liability Section

Operative

Covered Jurisdictions: **United Kingdom**

Wording Applicable: CSL-A 0724 – STB (Affinity)

Public Liability Sub-Section

Operative

Limit of Liability: **GBP 5,000,000** any one **Occurrence**

Extension: Pollution Liability: **GBP 2,500,000** any one **Occurrence** and in the aggregate

Trigger: Incidents Occurring During

Occurrence Limit: Combined

Excess: **GBP 250**

Applicable in respect of: Injury, Third Party Property and Defence Costs

Defence Costs: Inclusive

Retroactive Date: Not Applicable

Business Premises: The **Business** is carried on from premises in the following territories and no others for the purposes of this Section:
United Kingdom

Product Liability Sub-Section

Operative

Limit of Liability: **GBP 5,000,000** any one **Occurrence** and in the aggregate

Extension: Pollution Liability: **GBP 2,500,000** any one **Occurrence** and in the aggregate

Trigger: Incidents Occurring During

Occurrence Limit: Combined

Excess: **GBP 250**

Applicable in respect of: Injury, Third Party Property and Defence Costs

Defence Costs: Inclusive

Retroactive Date: Not Applicable

Products sold in or supplied to: **United Kingdom**



Employers' Liability Sub-Section

Operative

Limit of Liability: **GBP 10,000,000** any one **Occurrence**

Subject to the following sub-limits which shall be part of and not in addition to the above limit:

Terrorism: **GBP 5,000,000** any one **Occurrence**

Asbestos: **GBP 5,000,000** any one **Occurrence**

Trigger: **Injury** Caused During

Occurrence Limit: Protected

Defence Costs: Inclusive

Professional Liability Sub-Section

Operative

Limit of Liability: **GBP 5,000,000** any one **Occurrence** and in the aggregate

Subject to the following sub-limits which shall be part of and not in addition to the above limit:

Breach of Confidentiality: **GBP 100,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

Breach of Copyright: **GBP 100,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

Libel and Slander: **GBP 250,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

Trigger: Claims Made and Notified – Reporting Period 60 Days

Occurrence Limit: Protected

Excess: **GBP 250**

Applicable to **Defence Costs**

Defence Costs: Inclusive

Territorial Limits: **United Kingdom**

Retroactive Date: **1st October 2022**



Directors & Officers Liability Sub-Section

Not Operative

Wording Applicable:	Governance Management Liability – SL-0823-POLICY-UK&L	
Limit of Liability:	GBP N/A any one Occurrence and in the aggregate	
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Employment Practices Wrongful Act:	GBP Nil any one Occurrence and in the aggregate
		Excess: n/a
	Entity Cover:	GBP Nil any one Occurrence and in the aggregate
		Excess: n/a
Trigger:	Claims Made and Notified – Reporting Period 60 Days	
Occurrence Limit:	Combined	
Excess:	GBP Nil	
	Applicable to Defence Costs	
Defence Costs:	Inclusive	
Territorial Limits:	United Kingdom	
Covered Jurisdictions:	United Kingdom	
Retroactive Date:	Policy Inception	



Notification of Claims and Circumstances to:

AXA XL
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com

Jonathan.Kelly@axaxl.com

Signature:

Date of Issue: 31.10.2024

This document has been issued by Pulse Sport and Leisure under authority from AXA XL Insurance Company UK Limited.

Pulse Sport and Leisure is a trading name of Pulse Insurance Limited
Authorised & Regulated by the Financial Conduct Authority for non-investment insurances (FCA Register No. 308626).

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Schedule

Endorsements

ADDITIONAL CONDITIONS:

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs.
2. No one shall be allowed to participate against medical advice.
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval.
4. All Instructors must be suitably qualified to deliver the class activity.
5. All Instructors with access to children &/or vulnerable adults must be DBS Certified (or National equivalent) & hold a current, valid First Aid Certificate.
6. The Instructor to Student ratio is 1 to 20.
7. Suitable Personal Protective Equipment is worn when sparring.
8. Training areas are risk assessed on a regular basis with the results recorded and any defects remedied prior to further use.
9. All equipment is used & maintained in accordance with the manufacturer's recommendations.
10. All apparatus & equipment is regularly checked, with any defects found being rectified prior to further use. Checks and findings are to be recorded.
11. Assistant Instructors are only covered by the Instructor's policy if a fully qualified, insured Instructor is supervising the session at all times.
12. Martial Arts are delivered in accordance with the Rules & Regulations of the Governing Body.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider).
2. Excluding all activities other than those disclosed to Underwriters.
3. Excluding Participant to Participant Liability.
4. Excluding all deliberate or intentional Acts.
5. Excluding the use of live blades or weapons.
6. Coronavirus Absolute Exclusion
Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.
This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:
 - (i) any fear or threat (whether actual or perceived) of; or
 - (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.'



Information: Covering 3 Instructors & up to 350 Students.

The Club has 2 locations all rented on an hourly basis:

1. Old Adult School Hall, Bridge Road, Coalville, LE67 3PW;
2. The Stute, 12 Station Road, Earl Shilton, LE9 7GA;

NOTES:

Personal Accident Insurance:

Playing or participating in any sporting activity carries its own risks. Martial arts is a contact sport and accidents happen, with potentially devastating effects.

Personal Accident Insurance is readily available, and Members are encouraged to take responsibility for their own personal circumstances and consider purchasing a tailor made, individual personal accident policy, to protect their income and assets in the event of an injury sustained whilst participating in their chosen martial art.

Participant to Participant v Member to Member Insurance.

Under the PL/PI Insurance are Clubs and Members covered for Participant to Participant Liability and/or Member to Member Liability and what is the difference?

Participant to Participant:

The policy excludes any Personal Injury caused and/or contributed to, by any participant in a bout, sparring or any other contact situation, to another participant.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout, sparring or contact situation and as a result, the opponent brings an action against them. This is NOT covered.

Member to Member:

A Member is defined as any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in the insured martial art.

Member to Member cover is the liability of one Member to another Member, when they are NOT participating in a contact situation within the insured martial art e.g. a member accidentally shuts another member's fingers in the door of the dressing room.

So, in summary, **Member to Member Liability is covered** but **Participant to Participant Liability is excluded.**

Sub Note:

Whilst Participant to Participant liability is specifically excluded, an injured opponent still has the opportunity to bring an action against the Club and/or an Instructor at the Club, in a bid to secure compensation for his/her injuries, however, in order to be successful, they must provide proof that their injury was caused as a result of a negligent act by the Club and/or Instructor.



[axaxl.com](https://www.axaxl.com)

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