

Perkins Slade Limited
Tricorn House
51-53 Hagley Road
Birmingham
B16 8TP

Tel: +44 (0)121 698 8000
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E-mail: ehb@perkins-slade.com
Website: www.perkins-slade.com

Mr Chris Randall
32 Jarvis Field
Little Baddow
Chelmsford
Essex
CM3 4TP

17 August 2015

Ref: CHELHOCK

Dear Mr Randall

**Chelmsford Hockey Club
England Hockey Scheme - Policy No. 9137208/HXHOC000090**

Firstly, please accept our sincere apologies for the delay in issuing the full annual documentation to you in respect of the above, and any inconvenience this may have caused.

We thank you for your kind instructions, and now have pleasure in enclosing your schedule of cover for the current period of insurance for your safekeeping. A full copy of the Hiscox sports, recreation and leisure policy wordings are available on the Perkins Slade website www.perkins-slade.com/eh-wording. If you are unable to access the website or would prefer a hard copy we will provide a copy of the document on request.

You must display a copy of the Employers' Liability Certificate where your employees can easily read it. Since 01 October 2008 you have been allowed to display your certificate electronically, provided your employees know how and where to find the certificate and have reasonable access to it.

Please check the details carefully, and advise us immediately if there are any errors.

Declaration

Cover has been offered and the enclosed documents have been issued on the basis that other than those details already disclosed by you, there are no known incidents or circumstances that might give rise to a claim and there are no material facts that should be disclosed to Insurers.

You:

- have been advised of the requirement to disclose all material facts and claims incidents,
- have received details of Perkins Slade's regulatory status,
- have been advised of our complaints procedures should you require to use these
- have seen a copy of Perkins Slade Terms of Business, either by means of accessing the Perkins Slade website or in hard copy and appreciate that the insurance is subject to these Terms of Business.

You must contact Perkins Slade immediately if the above is not a true declaration, as this policy may not protect you in the event of a claim and cover may be voided.

Should you need to make a claim under the Legal Expenses part of the policy you must contact Abbey Legal Protection claims admissions direct on 0870 600 1480, quoting your policy number, AGES6444. You also have access to a 24 hour Legal Advice helpline for the period of your insurance cover. The telephone number is 0845 543 2111, again please quote your policy number AGES6444. With regard to **any** Employment disputes you **must** consult the Legal Advice Helpline **before** taking any action.

If you have any queries regarding this or any other insurance matter, please do not hesitate to contact us. Once again, thank you for placing your insurance with Perkins Slade, and may we take this opportunity of wishing you a successful year ahead.

Yours sincerely



Sports Internal
Email: ehb@Perkins-Slade.com
Encl:

CLAIMS ADVICE

Should you have need to make a claim under the policy, please contact Perkins Slade claims department immediately on 0121 698 8000. We will advise you of the necessary course of action. You are required to report ANY incident that may give rise to an insurance claim, particularly in cases involving personal injury, please refer to the following incident Notification & Recording Guidelines.

INCIDENT NOTIFICATION GUIDELINES

Strict timescales are now in place to direct the handling of claims, and if these are not adhered to it may mean insurers will be obliged to admit liability and pay the claim.

Therefore it is important that:

- An investigation of every incident should be carried out whilst those involved, including witnesses, still have a clear idea of the circumstances, and a written report should be produced
- Every incident, particularly those involving personal injury, but also those involving allegations of abuse, should be reported to us immediately it happens and we will advise you what to do next. Please ensure procedures are in place for all documentation to reach us as quickly as possible

In order to achieve this, we ask that you notify Perkins Slade immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of professional negligence ie arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment (doctor or hospital)
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight (whether temporary or permanent)
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore, any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.

Since 31 December 2003 businesses must have an accident book which is compliant with data protection legislation. The book is available from HSE Books.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status (eg. customer); nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website www.hse.gov.uk/riddor

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INSURANCE DETAILS

Period of Insurance : From 01 September 2015 to 31 August 2016 Both days inclusive
Date issued to insured : 17 August 2015
Payment Method : Payment by Broker's Account

INSURED DETAILS

Insured : The Committee for the time being of Chelmsford Hockey Club
Address : Chelmer Park
Beehive Lane
Chelmsford
Essex
CM2 8RL

Additional Insured's : There are no Additional Insured's on this policy

Business Description and Activities : Sports club affiliated to England Hockey undertaking setting club rules, ensuring adherence to club rules, disciplining members who fail to adhere to club rules, arranging suitable times and locations for club activities, promotion of club activities, arranging club events for members and fund raising purposes including bonfire / fireworks events not open to the public organisation management, delivery of festivals and tournaments and the provision of instruction, coaching, training, tuition, supervision, advice and assessment in respect of Hockey

General terms and conditions wording : 11422 WD-HSP-UK-PSS-GTC(7e)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Cover	Premium	Insurance Premium Tax	Total
Liability, Personal Accident & Sports Equipment / Portable Property (where purchased)	£235.85	£14.15	£250.00
Legal Expenses:	£47.17	£2.83	£50.00
Excess of Loss:	£100.00	£6.00	£106.00
Admin Fee:			£10.00
		Total Amount Due:	£416.00

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PERKINS SLADE HOCKEY INSURANCE

GENERAL LIABILITY (INCLUDING PUBLIC AND PRODUCTS LIABILITY)

Section wording	11420 WD-HSP-UK-PSS-GL(7e)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies.
Geographical limits	Worldwide
Applicable courts	European Union

Special Limits	(included within and not in addition to the overall limit above)
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Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate

What is not covered

Claims first brought in the USA are not covered

Endorsements

6167.1	Public and products liability: retroactive date
6166.1	Addition of cover: abuse or molestation
6168.1	Public and products liability: specific abuse or molestation retroactive date
6080.0	Firework / Bonfire condition endorsement

INTERNET AND EMAIL

Wording :	5992 WD-PIP-UK-IE(5)
Limit of indemnity:	£100,000
Limit applies to :	in the aggregate including costs
Excess:	£250
Excess applies to :	each claim or loss excluding defence costs
Geographical Limits :	Worldwide
Applicable courts :	Worldwide excluding claims brought in USA and Canada

Endorsements

6318.0	Business performed in the past for IE
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CRISIS CONTAINMENT

Section wording	9809 WD-PIP-UK-CRI(2)
Limit of Indemnity	£25,000 In aggregate during one period of insurance
Geographical Limits	Worldwide
Jurisdictional limits:	European Union

Endorsements

9003.0	Crisis containment provider: Hill & Knowlton
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EMPLOYERS' LIABILITY

Section wording	11412 WD-HSP-UK-PSS-EL(6b)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	All claims and their defence costs which arise from the same accident or event
Geographical limits	Worldwide
Applicable courts	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special Limits	(included within and not in addition to the overall limit above)
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Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers liability insurance – mandatory information required
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PROFESSIONAL INDEMNITY

Section wording	11421 WD-HSP-UK-PSS-SP(3d)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£5,000,000
Limit applies to	any one claim excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in USA / Canada

Endorsements

400.2	Retroactive date: Business performed in the past
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MANAGEMENT LIABILITY: TRUSTEES, DIRECTORS AND OFFICERS LIABILITY

Section wording	11417 WD-HSP-UK-PSS-DOT(8e)
Insurer	Hiscox Insurance Company Limited
Policy limit	£5,000,000
Limit applies to	in the aggregate including costs
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	European Union

Endorsements

705.4	Prior & pending litigation date
827.1	Directors & Officers retroactive date

EXCESS OF LOSS LIABILITY

Policy number	GV646442
Insurer	Zurich Insurance plc
Limit of indemnity	£5,000,000 in excess of the Limit of Indemnity shown in the General Liability, Professional Indemnity and Management Liability sections

LEGAL EXPENSES

Policy Number	AGES6444
Insurer	Abbey Legal Protection
Sections of Cover	A. Criminal Prosecution

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	B. Employment Disputes C. Tax Protection D. Property Disputes E. Data Protection F. Personal Injury G. Wrongful Arrest Defence H. Jury Service Allowance I. Pension Trustee Defence
Limit of Indemnity	A2 - £2,500 Any One Claim Section C (Schedule 36 pre disputes) and H - £1,000 Any One Claim All Other Sections - £50,000 Any One Claim
Territorial Limits	£500,000 in the Aggregate United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man
Excess	Section C - Aspect Enquiry Claims - £1,000 All other Sections - Nil
Increased Excess (For use of own Appointed Representative)	Sections B, C and I - Not Applicable All other sections - £1,000
Telephone Numbers	
Abbey Legal Line	0845 543 2111
Stress Counselling Line	0845 074 2799
Claims Line	0870 600 1480

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The General Terms of the policies and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

General liability clauses in full

6166.1 Addition of cover: abuse or molestation

What is covered, Claims against you is amended to read:

The following is deleted from **What is not covered**:

If, as a result of **your activities** any party first brings a claim against **you** during the **period of insurance** for: **bodily injury** or **property damage** occurring within the **geographical limits**; or **personal injury** or **denial of access** committed within the **geographical limits**; **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee, volunteer worker or member of yours when they are acting on **your** behalf in whatever capacity.

If during the **period of insurance**, and as a result of your **activities**, any party brings a claim against you for **bodily injury** or **personal injury** arising from **abuse or molestation**, **we** will indemnify **you** against the sums **you** have to pay as compensation. This includes a claim against any employee or volunteer of yours when they are acting on **your** behalf in whatever capacity, although **we** will not in any event provide cover to any party who actually commits, condones or ignores any **abuse or molestation**.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.
15. **abuse or molestation.**

The following is added to **How much we will pay, special limits**:

Abuse or molestation For claims arising directly or indirectly from **abuse or molestation**, the most **we** will pay is £2,500,000 for the total of all such claims and their **defence costs** during the **period of insurance**.

6167.1 Public and products liability: retroactive date

We will not make any payment for any claim for **abuse or molestation**, arising from **your activities** performed before 01 January 1985

6168.1 Public and products liability: specific abuse or molestation retroactive date

We will not make any payment for any claim for **abuse or molestation** arising from **your business** performed before 01 January 1985.

6080.0 Firework / Bonfire condition endorsement

The following applies to the whole of this **policy** and is a condition precedent to **our** liability.

We will not make any payment under this insurance unless **you** comply with all of the requirements below.

Whenever **you** are responsible for any firework or bonfire displays at the **business premises**, **you** must ensure that:

- i) There is a written risk assessment in place for the proposed event; and
- ii) The fire brigade have been notified of the details of the event at least 7 days before the event is due to take place; and
- iii) The relevant local authorities have been notified and permission for the event granted, **you** must also ensure that any requirements from the authorities are fully complied with; and
- iv) All manufactures guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and
Fireworks are purchased from a reputable supplier and are not modified in any way; and

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- v) All employees or volunteers have received appropriate training (recorded in writing) and are aware of the safety procedures for the event; and
- vi) There is appropriate first aid presence on site, in line with the risk assessment document; and
- vii) Appropriate fire extinguishing equipment is available at the event and staff/volunteers have been instructed in the safe operation and use of such equipment; and
- viii) All members of the public are kept at least 25 metres from both the display area and the bonfire itself behind appropriate safety fencing; and
- ix) The bonfire is kept at least 25 metres away from the firework display area, and is not located within 5 metres of any trees fencing or other combustible material; and
- x) The bonfire is kept at least 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials; and
- xi) There will be no use of accelerants or other flammables on the bonfire; and
- xii) An appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
- xiii) At the end of the display a thorough check is undertaken (and a written record kept) of the area to ensure that no potential fire hazards remain – the bonfire area must be doused in water; and
- xiv) If a subcontractor is operating the display the sub contractor has public liability insurance in place to a limit no less than **your** limit shown in the schedule, and **you** have retained a written record of their insurance details including their policy number and a copy of their policy schedule; and

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Internet and email Clauses in Full

6318.0 Business performed in the past for IE

We will not make any payment for any claim or loss which arises from your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before

Crisis Containment clauses in full

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796
Crisis containment provider: Hill & Knowlton

This contact number will go through to us during working hours, and will go directly to Hill & Knowlton outside of these hours.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability clauses in full

3121.0 Employers liability insurance – mandatory information required

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. The entity has no employees; or

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- b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

Professional indemnity clauses in full

400.2 Retroactive Date: Business Performed in the Past

We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 01 January 1985

Management liability portfolio clauses in full

705.4 Prior & Pending Litigation Date

Prior & Pending Litigation Date 01 September 2014.

827.1 Directors' an officers' retroactive date endorsement

We will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any **wrongful act** or **employment practice wrongful act** committed or attempted or alleged to have been committed or attempted before 01 January 1985.

CLAUSES- Applicable to the whole policy

Clause - Data Protection Act

By accepting **your policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of **your** information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

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INFORMATION ABOUT INSURERS

The general liability (including public and products liability), employer's liability, professional indemnity, management liability: trustees, directors and officers liability, personal accident and sports equipment and portable property covers are underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name **Hiscox Underwriting Limited**
Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom

Company registration Registered in England number 02372789

Status Authorised and regulated by the Financial Conduct Authority

The Legal Advice & Expenses Insurance is underwritten by Markel International Insurance Company Limited on behalf of the insurers listed below and administered by Abbey Protection Group Limited.

Name **Markel International Insurance Company Limited**
Registered address The Markel Building
49 Leadenhall Street
London
EC3A 2EA
United Kingdom

Company registration Registered in England number 02989102

Status Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name **Hiscox Insurance Company Limited**
Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom

Company registration Registered in England number 00070234

Status Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name **Zurich Insurance Company.**
Registered address Zurich House
Ballsbridge Park
Dublin 4, Ireland

UK branch registered in England and Wales. Registration No. BR7985.
UK Branch Head Office:
The Zurich Centre
3000 Parkway
Whiteley
Fareham
Hampshire
PO15 7JZ, United Kingdom

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Company registration	A public limited company incorporated in Ireland Registration No. 13460.
Status	Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.
Name	Abbey Protection Group Limited
Registered address	Minories House 2-5 Minories London EC3N1BJ United Kingdom
Company registration	Registered in England number 4959808
Status	Authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activities only. Abbey Legal Protection and Abbey Legal Services are trading divisions of Abbey Protection Group Limited which is authorised and regulated by the Solicitors Regulation Authority (SRA) in respect of legal services only.

Complaints procedure

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your broker in the first instance:

CEO, Perkins Slade Limited, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP.

Or by telephone on +44 (0) 121 698 8000

Or by email at sports@perkins-slade.com

If you have any questions or concerns about the terms of your general liability (including public and products liability), employers liability, professional indemnity, management liability: trustees, directors and officers liability, personal accident and sports equipment and portable property cover or the decisions regarding the settlement of a claim, please contact Hiscox Customer Relations team at:

Hiscox Customer Relations, 3rd Floor, Mallard House, Kings Pool, 3 Peasholme Green, York, YO1 7PX.

Or by telephone on +44 (0) 1904 681 198

Or by email at customer.relations@hiscox.com

Hiscox Customer Relations team will do all they can to put things right, but if you're still not satisfied, they will tell you how to take your case to the Financial Ombudsman Service in the United Kingdom.

For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

Claims contact information

If you need to make a claim you should contact your broker, Perkins Slade Limited, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name	Perkins Slade Limited
Registered address	Tricorn House 51-53 Hagley Road Birmingham B16 8TP
Telephone	+44 (0) 121 698 8000
Fax	+44 (0) 121 625 9000
Email	sports@perkins-slade.com

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

	Policy number	9137208/HXHOC000090
1.	Name of policyholder	Chelmsford Hockey Club
2.	Date of commencement of insurance policy	01 September 2015
3.	Date of expiry of insurance policy	31 August 2016 Both days inclusive

We hereby certify that subject to paragraph 2:

- 1 The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
- 2 The minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd




Notes:

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Financial Conduct Authority



HISCOX Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: 9137208/HXHOC000090
Insured: Chelmsford Hockey Club

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Chelmsford Hockey Club	32 Jarvis Field Little Baddow Chelmsford Essex	CM3 4TP		Business does not have any paid employees

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees