

LIMITS OF INDEMNITY

Public Liability	£20,000,000	any one event (any one period for Products/Pollution)
Professional Indemnity/Financial Loss	£20,000,000	any one period (financial loss limited to £10m unless UK)
Abuse	£20,000,000	any one period, costs inclusive.
Employers Liability	£10,000,000	(Terrorism restricted to £5,000,000)
Management Liability (D&O)	£20,000,000	any one period (Pollution £500,000 for defence costs & inner limits apply for shareholder action) costs inclusive.
Legal Defence Costs for Health & Safety &/Consumer Protection, & Corporate Manslaughter	£2,500,000	

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Financial Loss outside the UK
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Excess: £2,500 in respect of Directors and Officers Entity defence
\$50,000 For Directors and officers claims arising or originating from USA/Canada)

PERSONAL ACCIDENT

Policy Number PA00021224
Insurer Royal & Sun Alliance Insurance plc

Insured Person The insured persons are all bona fide members of affiliated Clubs.

Cover

Applies if an insured person suffers accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

Benefits

1.	Death	£2,000
2.	Loss of two or more Limbs or both eyes or one of each	£30,000
3a).	Loss of one limb or eye	£30,000
3b).	Permanent and total loss of speech	£30,000
3c).	Permanent and total loss of hearing in both ears	£30,000
4.	Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge	£30,000
5.	Medical expenses necessarily incurred in the treatment of the Insured Person	£100
6.	Dental Treatment (£50 Dental Excess)	£250

In respect of any Insured Person 70-75, cover is restricted to benefits 1, 2, 3 and 5 only. In respect of any Insured Person aged 76-80, cover is restricted to benefit 1 only. There is no cover for persons aged over 80

Aircraft accumulation limit £1,000,000 multi-engined aircraft £ 250,000 all other aircraft