

# Combined Sport & Leisure Insurance



## Insurance Product Information Document



### AXA XL Insurance Company UK Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).  
Registered Office 20 Gracechurch Street, London, EC3V 0BG.  
Registered in England - Company Number 5328622.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is a Combined Sport & Leisure insurance policy.



#### What is insured?

##### Liability section:

- ✓ Policy applies to any entity acquired, established or created during the period of insurance;
- ✓ Court attendance costs - up to GBP 250 per day;

##### Public Liability section:

- ✓ We will pay all sums you are legally liable to pay as damages for Injury and/or damage in the conduct of the business up to the limit of indemnity as specified in your policy schedule;
- ✓ We will pay the defence costs in respect of public liability up to the limit of indemnity as specified in your policy schedule;

##### Product Liability sub-section:

- ✓ We will pay all sums you are legally liable to pay damages for Injury and/or damage in connection with any product up to the limit of indemnity as specified in your policy schedule;
- ✓ We will pay the defence costs in respect of product liability up to the limit of indemnity as specified in your policy schedule;

##### Employers liability sub-section:

Not Insured (quotes available upon request)

##### Professional liability sub-section:

Not Insured (quotes available upon request)

##### Management Liability sub-section:

- ✓ We will pay on behalf of the trustee all loss that the trustee is legally liable to pay for a claim against the trustee arising from a wrongful act provided that the claim is first made against the trustee during the period of insurance or discovery period if applicable.
- ✓ We will pay on behalf of the Trustee defence costs and expenses in the defence, investigation or settlement of a claim which falls to be dealt under the operative clause in



#### What is not insured?

##### Liability section:

- ✗ Circumstances which you or person insured knew or ought to have known was likely to give rise to a claim;
- ✗ Liquidated damages clauses, penalty clauses, performance warranties or similar provision in a contract;
- ✗ Any Injury or Damage occurring prior to policy inception;

##### Public Liability section:

- ✗ The actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same;
- ✗ Any deliberate or reckless failure by any Insured Person to avoid injury or damage;
- ✗ Any breach of professional duty or wrongful or inadequate advice given separately for a fee;

##### Product liability sub-section:

- ✗ Any contract or agreement other than a warranty of fitness or quality of the Product established or implied by virtue of the Sale of Goods Act 1979;
- ✗ Any sale by or on behalf of the Insured of property consisting of rides, including fairground and amusement rides, and associated machinery, plant and equipment;
- ✗ Any Product which has been designed, specified, formulated, manufactured, constructed, installed, treated, serviced, altered or repaired by or on behalf of the Insured;
- ✗ Any deliberate or reckless failure by any Insured Person to avoid Injury or Damage;

up to the limit of indemnity as specified in your policy schedule;

**Material Damage sub-section:**

- ✓ We will cover the Insured's loss in respect of certain kinds of damage occurring during the period of insurance to sports and business equipment as described in the schedule.
- ✓ Covered anywhere in the United Kingdom, Isle of Man or the Channel Islands whilst at any Club Location; or the home premises of an Insured Person or stored out of sight in a motor vehicle (overnight exclusion) or other premises as notified to Underwriters.
- ✓ Theft cover is subject to evidence of forcible and violent entry or exit to the property housing the equipment.
- ✓ Basis of Settlement is Reinstatement.

**Management Liability sub-section:**

- ✗ Employment Practices Wrongful Act.
- ✗ Entity Cover.

**Material Damage sub-section:**

- ✗ Damage arising from any act of war or terrorism;
- ✗ We will not cover the Excess stated in the Schedule.
- ✗ We will not pay more than the Sum Insured stated in the Schedule;
- ✗ Policy excludes gradual wear, tear, depreciation and damage whilst in use;
- ✗ Policy excludes unexplained shortage or inventory shortage or disappearance.
- ✗ Policy excludes theft from a vehicle overnight unless the vehicle is contained in a locked building.
- ✗ Policy excludes theft whilst equipment is left unattended in the open.



**Are there any restrictions on cover?**

- ! Endorsements may apply to your policy. These will be shown in your policy documents.



**Where am I covered?**

- ✓ This insurance covers you in the territories listed in the schedule.



**What are my obligations?**

- You must tell us as soon as practicably possible of your becoming aware of any changes in the information you have provided to us which happen before or during any period of insurance;
- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete;
- You must take all practical steps to prevent and minimise accidents, loss, injury and damage;
- You must take all practical steps to maintain property in a good state of repair;
- You must take care in the selection and supervision of employees;
- You must maintain accounts with a complete record of purchases and sales;
- You must comply with all legal requirements, regulations, rules and guidelines imposed on you by any competent authority;
- You must give notice as soon as practicably possible in writing of any claim made against any insured or any person insured which is likely to fall within the scope of this policy and any circumstances of which the Insured or any person insured becomes aware which are likely to give rise to such a claim being made against you.



**When and how do I pay?**

For full details of when and how to pay, you should contact your broker.



**When does cover start and end?**

This insurance covers a period stated in the schedule.



**How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.