



**XL Insurance**

**Sport & Leisure**

# Schedule

Combined Sport & Leisure Insurance – Affinity  
Form CSL-A 0823 - STB

August 2023



# Schedule

## Details:

**Unique Market Ref:** B0334SC3342023714

**Policy No:** XLC-PAG-1745-0523

**Name of Policyholder:** **The Committee for the timebeing of:-  
The Photographic Alliance of Great Britain (PAGB)**  
Registered Federations, Clubs and members who have paid the appropriate premium

**Insured's Address:** 25 Abbeyfields, Beech Hill, Wigan **Postcode:** WN6 7NZ

**Premises:** None **Postcode:** n/a

**Business:** Amateur Photography

**Period of Insurance:** **From: 01.11.2023** **To: 31.10.2024**

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**.

Federations, Clubs and Members declared on a monthly declaration basis.

## Property:

**Wording Applicable:** CSL-A 0823-STB (Affinity)

## Material Damage Section

**Operative**

## Portable Equipment Specification (sum insured as selected by the club):

**Operative**

**Sum Insured:** GBP

Item(s):	Description	Territory	Sum Insured	Per Item Limit	Excess
	Kit/Equipment	UK	GBP 1,500	GBP 1,000	GBP 100
	Kit/Equipment	UK	GBP 2,500	GBP 1,000	GBP 100
	Kit/Equipment	UK	GBP 5,000	GBP 1,250	GBP 100
	Kit/Equipment	UK	GBP 7,500	GBP 1,875	GBP 100
	Kit/Equipment	UK	GBP 10,000	GBP 2,500	GBP 100
	Kit/Equipment	UK	GBP 15,000	GBP 3,750	GBP 100



**Liability Section**

**Operative**

**Wording Applicable:** CSL-A 0823-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 100

Applicable in respect of: Injury, Third Party Property Damage 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:

**Worldwide ex USA/Canada**

**Covered Jurisdictions:** **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 100

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

**Defence Costs:** Inclusive

**Retroactive Date:** Not Applicable

**Products sold in or supplied to:** **Worldwide ex USA/Canada**

**Covered Jurisdictions:** **United Kingdom**



### Employers' Liability Sub-Section

**Not Operative**

<b>Limit of Liability:</b>	GBP Nil any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
	Terrorism: GBP Nil any one Occurrence
	Asbestos: GBP Nil any one Occurrence
<b>Trigger:</b>	Injury Caused During
<b>Occurrence Limit:</b>	Protected
<b>Defence Costs:</b>	Inclusive
<b>Territorial Limits:</b>	<b>United Kingdom</b>
<b>Covered Jurisdictions:</b>	<b>United Kingdom</b>
<b>Total Wageroll:</b>	n/a

### Professional Liability Sub-Section

**Not Operative**

<b>Limit of Liability:</b>	GBP Nil 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 Nil any one Occurrence and in the aggregate Excess: Nil
	Breach of Copyright: GBP Nil any one Occurrence and in the aggregate Excess: Nil
	Libel and Slander: GBP Nil any one Occurrence and in the aggregate Excess: Nil
<b>Trigger:</b>	Claims Made and Notified – Reporting Period 60 Days
<b>Occurrence Limit:</b>	Protected
<b>Excess:</b>	GBP n/a Applicable to Defence Costs
<b>Defence Costs:</b>	Inclusive
<b>Territorial Limits:</b>	<b>Worldwide ex USA/Canada</b>
<b>Covered Jurisdictions:</b>	<b>United Kingdom</b>
<b>Retroactive Date:</b>	n/a



## Management Liability

## Operative

<b>Wording Applicable:</b>	SL-ML 02/20 (Management Liability)
<b>Limit of Liability:</b>	<b>GBP 100,000</b> any one Occurrence and in the aggregate  <b>or</b> <b>GBP 250,000</b> 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:
Loss of Documents or Data:	GBP 100,000 any one Occurrence and in the aggregate  Excess: GBP 100
Data Protection:	GBP 100,000 any one Occurrence and in the aggregate  Excess: GBP 100
Criminal Prosecution:	GBP 100,000 any one Occurrence and in the aggregate  Excess: GBP 100
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
<b>Trigger:</b>	Claims Made and Notified – Reporting Period 60 Days
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	GBP 250  Applicable to Defence Costs
<b>Defence Costs:</b>	Inclusive
<b>Territorial Limits:</b>	<b>Worldwide</b>
<b>Covered Jurisdictions:</b>	<b>United Kingdom</b>
<b>Retroactive Date:</b>	01.05.2022 (or the date of policy purchase, whichever the more recent).



**Notification of Claims and Circumstances to:**

AXA XL Insurance Company UK Limited  
20 Gracechurch Street  
London  
EC3V 0BG  
United Kingdom

E-mail: [James.Good@axaxl.com](mailto:James.Good@axaxl.com)

[Jonathan.Kelly@axaxl.com](mailto:Jonathan.Kelly@axaxl.com)

**Signature:**

A handwritten signature in black ink, appearing to be 'MJW'.

**Date of Issue:** 20.10.2023

This document has been issued by STB Insurance Brokers under authority from AXA XL Insurance Company UK Limited.

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

STB Insurance Brokers, Jonathan Scott Hall, Thorpe Road, Norwich, Norfolk, NR1 1UH

Tel: 01603 626904

Web: [www.stbinsurance.co.uk](http://www.stbinsurance.co.uk)

Registered in England & Wales No. 3492137



# Schedule

## Endorsements

### ADDITIONAL CONDITIONS:

The following are applicable to this insurance:

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

1. Activities are risk assessed and clubs keep an accident reporting book.
2. All Risks Equipment Conditions  
Covered anywhere in the United Kingdom, the 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.
  - Policy excludes gradual wear tear & depreciation.
  - Policy excludes an unexplained shortage or inventory shortage or disappearance.
  - Theft cover is subject to evidence of forcible and violent entry or exit to property housing the equipment.
  - Policy excludes theft from a vehicle overnight unless the vehicle is contained in a locked building which complies with the Insurers Minimum Standards of Security.
  - Policy excludes theft whilst equipment is left unattended in the open.
  - Terrorism Exclusion.Basis of Settlement: Reinstatement
3. And as per policy wording.

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.

### CLUB/FEDERATION PUBLIC LIABILITY

It is noted and agreed that the Public Liability limit of indemnity is £5,000,000 any one occurrence. In return for payment of an additional premium the Public Liability limit of indemnity is increased to £10,000,000 for named Federations/Clubs as declared to Insurers.

### MAIN EXCLUSIONS:

1. Excluding the use of any drones &/or any similar motorised equipment.
2. Excluding any professional photography.
3. 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.
4. And as per policy wording.



# Schedule

## Endorsements

### Minimum Standards of Security (up to £5,000)

The **Insurer** shall be entitled to refuse to pay any **Claim** under the Material Damage Section if the **Insured** does not use the utmost diligence and take all practical steps to protect, recover and save property insured and minimise any actual or potential **Damage** when property has sustained or is in imminent danger of sustaining **Damage**.

The Section also includes costs incurred to temporarily protect or preserve property due to actual or to prevent imminent **Damage** but not exceeding the amount by which a loss under this Section is reduced by reason of such preventative or protective action. Such costs are subject to the **Excess** that would have applied had the **Damage** occurred.

The **Insurer** shall also be entitled to refuse to pay any claim under the Material Damage Section if the **Insured** does not at all times maintain all property in a good, proper and workmanlike manner and ensure that all protection and security systems that have been advised to the **Insurer**, as well as other protection and security systems, are in force at all times.

### Minimum Standards of Security (above £5,000)

- (1) all final exit timber doors must (i) have frames which are at least 45mm thick,
- (ii) be fitted with mortice deadlocks which conform to British Standard 3621:1980 for thief resistant locks; and
- (iii) if double leaf, also be fitted with security bolts at the top and bottom of their first closing leaf;
- (2) all final exit aluminium doors must (i) be fitted with a swing bolt mortice lock; and (ii) if double leaf, also be fitted with security bolts at the top and bottom of their first closing leaf;
- (3) all other external or internal doors leading to common areas or other premises must be fitted with key operated security bolts at the top and bottom; and
- (4) all windows on the ground floor and/or which are accessible from roofs, fire escapes or downpipes must be fitted with key operated locks or bars or grilles.

Requirements (1) – (4) above do not apply to any door or window officially designated by the fire authority as a fire exit.

In respect of purpose-built shipping containers covered under the Ancillary Buildings Specification used for storage:

- (1) both access doors must be fitted with at least one (1) Mul-T-Lock closed shackle padlock (minimum CEN Grade 3 rating) on each leaf; and
- (2) the central closing point where both doors meet must be fitted with at least one (1) Mul-T-Lock slide bolt lock (minimum CEN Grade 4 rating) incorporating a metal covering box.

In respect of any other structures covered under the Ancillary Buildings Specification, security measures must be fitted to protect those structures from unauthorised access.

### Long Term Undertaking

*It is hereby understood and agreed that for the period 01 November 2023 to 31 October 2026, the insurance policy rating will remain unaltered subject to the Claims ratio not exceeding fifty per cent (50%) of the Gross Premium (excluding Insurance Premium Tax).*

*It is further noted:*

1. *Should the Claims ratio exceed fifty per cent (50%) at any renewal date within the period stated, then AXA XL Insurance Company Limited reserve the right to review the rating applicable.*
2. *If the rating is reviewed by AXA XL Insurance Company Limited in accordance with 1 above, then the Insured reserve the right to seek an alternative insurer.*
3. *Claims include all paid, outstanding reserves & investigation costs.*
4. *This agreement is subject to no material changes in the risk.*
5. *In the event that this agreement is not honoured by the Insured then all discounts granted in this respect shall be returnable to AXA XL Insurance Company Limited.*

*Premiums will be paid annually.*

*All other terms and conditions remain unaltered.*





# Schedule

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## Fair Processing Notice

This Privacy Notice describes how AXA XL Insurance Company UK Limited (together, “We”, “Us” or the “Insurer”) collect and use the personal information of insureds, claimants and other parties (“You”) when we are providing our insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from You or from other parties about You in connection with this policy will be used by the Insurer for the purposes of determining Your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about You, or as a consequence of any contractual relationship We have with You. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of Your personal information. Because We operate as part of a global business, We may transfer Your personal information outside the United Kingdom and/or the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If You have questions or concerns regarding the way in which Your personal information has been used, please contact: [dataprivacy@axaxl.com](mailto:dataprivacy@axaxl.com).

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <http://axaxl.com/privacy-and-cookies>.

## Brokers, Intermediaries, Partners, Employers and other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.



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

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