Hiscox Insurance Schedule

SECTION: PUBLIC AND PRODUCTS LIABILITY	
Cover start date:	**01/11/2026**

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and representation costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£2,500,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	United Kingdom and European Union
Retroactive date	03/08/2010

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Court attendance compensation: in total	Not covered	
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	Not covered	
Court attendance compensation: any other employees	Not covered	
Representation costs	£250,000	in the aggregate
Defamation and intellectual property rights	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Unauthorised use of third-party telephones by your employees	Not covered	
Pollution defence costs	£100,000	in the aggregate

Special excesses		
Cover	**Excess**	**Excess applies to**
Defamation and intellectual property rights	£500	each and every claimant, including defence costs

Insurer
Hiscox Insurance Company Limited

Section endorsements

Customer specific clause
Special limit: pollution defence costs

How much we will pay, **Special limits**, Pollution is amended to read as follows:

Pollution

For claims arising from **pollution**, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**. The most **we** will pay for **defence costs** in relation to **pollution** claims is £25,000 in the aggregate, per club. This is included within, and not in addition to, the overall limit for claims arising from **pollution**.

Customer specific clause
Amendment of cover: sports tuition, instruction or advice

What is not covered A. 6. is amended as to read as follows:

Professional advice

6. designs, plans, specifications, formulae, directions or advice prepared or given by **you**, other than sports tuition, instruction or advice provided by a fully qualified **employee**, coach or member.

Removal of cover: hazardous activities

HISCOX

Hiscox Insurance
Quote Schedule

The following is added to **What is not covered**, **A**:

Hazardous activities

any **activities** which:

a. involve the use of or provision of any:

i. mechanically driven ride or any activity at speeds exceeding ten miles per hour;

ii. playground equipment;

iii. sporting skates, roller skates or roller blades; or

iv. skateboards or other boards used for sporting activities,

b. involve any:

i. aerial activity or winter sport;

ii. endurance event, mass start racing event or assault course;

iii. combat sport or the use of any weapons;

iv. mountaineering, rock-climbing, canyoning, coasteering or gorge walking;

v. horse, camel or any other animal riding;

vi. armed forces activities, including operations, exercises or training;

vii. gymnastics or trampolining;

viii. activity that requires the use of guides or ropes, other than tug-of-war;

ix. building alterations or repair; or

x. any other activity with a similarly increased risk of physical injury,

c. takes place:

i. in or on water;

ii. underground; or

iii. more than five metres above ground when outside a building or structure or five metres from floor level when inside a building or structure,

unless declared to and accepted by **us** in writing.