



Schedule

You should read this Schedule in conjunction with Your Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover, You have not received any personal recommendations from RSA.

Policy Number: RKK809610

Your Details

Policyholder: Member Clubs of the English Bridge Union

Business: Bridge Club

Your Intermediary

Intermediary Name: Osbornes Insurances Oxford Ltd

Address: 48a North St. Thame, Oxon, OX9 3BH

Your Policy Dates

Period of Insurance: From: 01/04/2011 To: 31/03/2012

Effective Date: 01/04/2011 **Renewal Date:** 31/03/2012

Your Premium Information

Premium: £60.00 **Insurance Premium Tax:** £3.60

Total Amount Due: £63.60



Insurances applicable to the Policy

Liabilities Insurance

Section 1 – Employers’ Liability	£10,000,000
Section 2 – Public Liability/Products Liability	
Limit of Indemnity any one Event:	£5,000,000
Limit of Indemnity in respect of all Events happening during any one Period of Insurance in respect of Products supplied:	£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:	£5,000,000
Your Contribution: in respect of property damage to leased or rented premises	£100
Section 3 – Legal Defence Costs	NOT OPERATIVE
Limit of Indemnity in any one Period of Insurance:	
- Part A:	£250,000
- Part B:	£250,000

Business Interruption Insurance

Increased Cost of Bridge Club Expenses

Sum Insured:	£2,500
Maximum Indemnity Period:	12 months
Your Contribution:	£50

Money Insurance

Limit in Your Business Premises:	£300
Limit in Transit:	£300
Limit in Bank Night Safe:	£300
Limit in the home of any director, principal, committee member or Employee:	£300
Your Contribution:	25



Personal Injury – Robbery:

Number of Units: TWO

Benefits per Unit:

- | | |
|--|--------------|
| 1. Death | £5,000 |
| 2. Loss of one or more Limbs or Eyes | £5,000 |
| 3. Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind | £5,000 |
| 4. Temporary Total Disablement from usual occupation | £50 per week |
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SPECIMEN

All Risks Insurance**Section 1 - Unspecified Equipment**

Total Limit: £3,000

Territorial Limits: Worldwide

Your Contribution: £25

(Not applicable to Fire, aircraft or explosion)

Section 2 - Specified Equipment

NOT OPERATIVE

Item 1

Type:

Sum Insured:

Territorial Limits:

Your Contribution: £25

(Not applicable to Fire, aircraft or explosion)

Property Damage Insurance

NOT OPERATIVE

Club Registration Certificate Insurance

NOT OPERATIVE

Fidelity Insurance

NOT OPERATIVE

Personal Accident Insurance

NOT OPERATIVE

Legal Expenses Insurance

NOT OPERATIVE

Additional Terms and Conditions applicable to the Policy

Clauses applicable to Section 2 – Public Liability/Products Liability

Employers' Liability Extension

Notwithstanding Exclusion 2 to Section 2 the Company will provide indemnity in respect of legal liability for Injury sustained in connection with the Business to any Person Employed other than any Employee of the Policyholder

The indemnity will not apply to legal liability

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- a) in respect of which the Policyholder is entitled to indemnity under any other insurance
 - b) arising directly or indirectly out of Terrorism
 - c) arising out of any work undertaken Offshore
 - d) of whatsoever nature directly or indirectly caused or contributed to or occurring by the presence of Asbestos Asbestos Containing Materials or Asbestos Dust or the release of Asbestos Dust or the exposure of persons buildings or property to Asbestos Asbestos Containing Materials or Asbestos Dust
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Subject otherwise to the terms Conditions and Exclusions contained in the Policy

Other costs and expenses

Number 3 of the Insuring Clause to Section 2 Public/Products Liability is replaced by the following

3 in respect of

A) costs of legal representation at

- 1) any coroner's inquest or inquiry in respect of any death
- 2) the defence of any criminal proceedings brought or in appeal against the Insured director or partner or Employee of the Insured for an offence of manslaughter
- 3) proceedings in any court arising out of any alleged breach of statutory duty (including the Corporate Manslaughter and Corporate Homicide Act 2007) resulting in any occurrence specified in **1** above

which may be the subject of indemnity under this Section

B) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under **1** above

incurred with the Company's written consent



Advertising Injury

The Company will provide indemnity for Advertising Injury in respect of any act committed during the Period of Insurance
Limit of Indemnity any one Period of Insurance £250,000

The indemnity will not apply

1. to Advertising Injury caused by or at the direction of the Policyholder or any director or partner of the Policyholder with the knowledge that the act would violate the rights of another and would inflict Advertising Injury
2. to Advertising Injury arising out of oral or written publication of material if done by or at the direction of the Policyholder or any director or partner of the Policyholder with knowledge of its falsity
3. to Advertising Injury arising out of oral or written publication of material whose first publication took place before the beginning of the policy period
4. to Advertising Injury arising out of a criminal act committed by or at the direction of the Policyholder or any director or partner of the Policyholder
5. to Advertising Injury arising due to a contract or agreement except to the extent that such liability would have attached in the absence of such contract or agreement
6. to Advertising Injury arising out of a breach of contract except an implied contract to use another's advertising idea in the Policyholder's Advertisement
7. to Advertising Injury arising out of the failure of goods products or services to conform with any statement of quality or performance made in the Policyholder's Advertisement
8. to Advertising Injury arising out of the wrong description of the price of goods products or services stated in the Policyholder's Advertisement
9. to Advertising Injury committed by an Policyholder whose Business is
 - a) advertising broadcasting publishing or telecasting
 - or
 - b) designing or determining the content of web-sites for others
 - or
 - c) providing an internet search access content or service provider

For the purposes of this Exclusion the placing of frames borders or links or advertising for the Policyholder or others anywhere on the Internet is not by itself considered the business of advertising broadcasting publishing or telecasting

10. to Advertising Injury arising out of electronic bulletin boards or chat rooms that the Policyholder hosts owns or exercises control over
11. to Advertising Injury arising from the unauthorised use of another's name or product in an email address domain name or metatag or any other similar methods to mislead another's potential customers



12. to Advertising Injury arising out of the infringement of copyright patent trademark trade secret or other intellectual property rights

However this Exclusion does not apply to infringement in the Policyholder's Advertisement of Copyright trade dress or slogan

For the purposes of this Extension

Advertising Injury shall mean

1. oral or written publication of material in any manner that slanders or libels a persons or organisation's goods products or services
2. oral or written publication of material in any manner that violates a person's right of privacy

Advertisement shall mean a notice about the Policyholder for the purpose of attracting members or supporters that is broadcast or published to the general public or specific market segments or material that is placed on the Internet or other electronic means of communication

Provided that only that part of a website that is about the Policyholder's products for the purpose of attracting customers or supporters is an Advertisement

Business Interruption

The Basis of Settlement in the event of loss or Damage is amended to read

Loss Of Expenses (being Expenditure directly incurred in connection with the bridge club including advertising printing stationery charges for space and services hire of stand transport charges and the cost of installing stands fittings and exhibits) sustained by the Insured as a result of Damage

A) To any building stand marquee or similar erection or other property or any part thereof used by The Insured at the premises

B) To Property used in connection with the bridge club while in transit to or from the Premises