



**XL Insurance**

**Sport & Leisure**

# Schedule

Combined Sport & Leisure Insurance – Affinity  
Form CSL-A 0321 - STB

June 2020



# Schedule

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## Policy Details:

<b>Unique Market Ref:</b>	B0334SC3342021714
<b>Policy No:</b>	<b>XLC-TCU-1716-0322</b>
<b>Wording:</b>	Combined Sport & Leisure Insurance - Affinity (CSL-A 0321 – STB)
<b>Insured:</b>	<b>The Tai Chi Union for Great Britain C.I.C. t/a Tai Chi &amp; Qigong Union for Great Britain (TCUGB)</b>
<b>Insured's Address:</b>	5 Corunna Drive Horsham West Sussex RH13 5HG
<b>Premises:</b>	None
<b>Business:</b>	Covering the Association Legal Entity plus all registered & declared Instructors for the following activities:  <b>1. Tai Chi (Health)</b> - includes Standard Tai Chi classes incorporating cover for Taiji Form, Weapons, Pushing Hands and slow structured applications, plus Tai Chi for Children, Remedial Tai Chi and Standard Qi-Gong Exercises (Soft Form), but excluding Martial Tai Chi; &  <b>2. Tai Chi (Martial) *</b> - includes all activities in <b>1)</b> above plus more vigorous routines such as self-defence; combat and competition work Instructors; and for instructors of Xingyiquan and Baguazhang.  <b>3. RESTRICTED</b> Online teaching/tuition (suitable for where Students have registered their details with the Club/Instructor and access content via a personal ID and password);
<b>Period of Insurance:</b>	<b>From: 1<sup>st</sup> March 2022</b> <b>To: 28<sup>th</sup> February 2023</b>  Both dates Inclusive local standard time at the <b>Insured's</b> address stated above. Instructors are declared during the policy period and covered for 12 months from the date of declaration  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 <b>Insurer</b> and the <b>Insured</b> .

**Material Damage Section**  
**Specifications**

**Operative**



## Liability Section

**Operative**

Covered Jurisdictions: **United Kingdom**

### Public Liability Sub-Section

**Operative**

<b>Limit of Liability:</b>	<b>GBP 5,000,000</b> any one <b>Occurrence</b>
<b>Extension:</b>	Pollution Liability: <b>GBP 2,500,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	<b>GBP 100</b> Applicable to <b>Injury</b> and <b>Damage</b> Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applied Except Data Protection Act: Not Applied
<b>Business Premises:</b>	The <b>Business</b> is carried on from premises in the following territories and no others for the purposes of this Section: <b>United Kingdom</b>

### Product Liability Sub-Section

**Operative**

<b>Limit of Liability:</b>	<b>GBP 5,000,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Extension:</b>	Pollution Liability: <b>GBP 2,500,000</b> any one <b>Occurrence</b> and in the aggregate
<b>Trigger:</b>	Incidents Occurring During
<b>Occurrence Limit:</b>	Combined
<b>Excess:</b>	<b>GBP 100</b> Applicable to <b>Injury</b> and <b>Damage</b> Applicable to <b>Defence Costs</b>
<b>Defence Costs:</b>	Inclusive
<b>Retroactive Date:</b>	Not Applied Except Consumer Not Applied
<b>Products sold in or supplied to:</b>	<b>United Kingdom</b>



**Employers' Liability Sub-Section**

**Not Operative**

**Limit of Liability:** **GBP 0.00** any one **Occurrence**

Subject to the following sub-limits which shall be part of and not in addition to the above limit:

Terrorism: **GBP 0.00** any one **Occurrence**

Asbestos: **GBP 0.00** any one **Occurrence**

**Trigger:** **Injury** Caused During

**Occurrence Limit:** Protected

**Defence Costs:** Inclusive

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

**Professional Liability Sub-Section**

**Operative**

**Limit of Liability:** **GBP 1,000,000** 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 100,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

Breach of Copyright: **GBP 100,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

Libel and Slander: **GBP 250,000** any one **Occurrence** and in the aggregate

Excess: **Nil**

**Trigger:** Claims Made and Notified – Reporting Period 60 Days

**Occurrence Limit:** Combined

**Excess:** **GBP 100**

Applicable to **Defence Costs**

**Defence Costs:** Inclusive

**Retroactive Date:**

Except Data Protection: Not Applied



## Premium

Public/Products Liability & Professional Indemnity/Abuse	GBP
Employers Liability	GBP
“All Risks” Equipment	GBP
Insurance Premium Tax at 12%	GBP
STB Policy Fee	GBP
<b>Total Premium</b>	<b>GBP</b>

## Notification of Claims and Circumstances to:

AXA XL  
Crisis Management  
20 Gracechurch Street  
London  
EC3V 0BG

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

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

**Signature:**

**Date of Issue:** 22.02.2022

This document has been issued by STB Insurance Brokers under authority from XL Catlin 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).

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## Endorsements

### ADDITIONAL CONDITIONS:

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

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs;
2. No one shall be allowed to participate against medical advice;
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval;
4. All Instructors teaching children &/or vulnerable adults must hold a valid & current First Aid Certificate and be DBS Checked (or the National equivalent).
5. All Instructors must be suitably qualified to Instruct Tai Chi &/or Qigong in accordance with TCUGB Rules & regulations.
6. Instructors to retain a register of all participants for every session;
7. New Members are entitled to 4 taster sessions prior to committing to Club Membership. They must complete a PARQ prior to taking part.
8. In respect of coaching for Children up to age 8, all coaches/instructors must be suitably qualified with practical coaching/teaching experience.
9. The coach to participant ratio must not exceed 1:20 or 1:40 with an Assistant Instructor/Responsible Adult/Experienced Martial Artist.
10. Suitable Protective Equipment worn whilst sparring;
11. Training areas are risk assessed on a regular basis with the results recorded and any defects remedied prior to further use;
12. All equipment is used & maintained in accordance with manufacturers recommendations;
13. All apparatus & equipment is regularly checked with any defects found being rectified prior to further use. Checks and finding are to be recorded.

**In the event of breach of the Additional Conditions, Insurers shall have no liability under this policy, unless the Insured can 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.**

### MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider).
2. Excluding Participant to Participant liability.
3. Excluding all activities other than those disclosed to Underwriters.
4. 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.'



**[axaxl.com](http://axaxl.com)**

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