Schedule

Club Insurance

Want to contact us?
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United Kingdom

Date of issue:
18/08/2026

Date/time of purchase:
18/08/2026 16:42

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details				
Policy Number:	444900374556			
Binding Authority:	This insurance is written by Protectivity (Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ) under contract number B0334SC3342026377			
Wording:	SCG-C 1024 - WORDING - SCD			
Insured:	Blackpool and District Badminton Association (and/or its member clubs)			
Business Established:	18/02/2019			
Business/Sports/Activities	Badminton			
Period of Insurance:	From:	08/09/2026	To:	07/09/2027
	Both dates inclusive local standard time at the **Insured's** address stated above.			
Jurisdiction:	**United Kingdom**			

Liability Section - Underwritten by AXA XL Insurance Company UK Limited		
Public Liability Sub-Section:	Included	
Limit of Liability:	£2,000,000	any one **Occurrence**
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£250,000	any one **Occurrence** and in the aggregate in respect of the Data Protection Act 2018 extensions
Excess:	£100	Applicable to **Injury** and **Damage**
Defence Costs:	Included	
Occurrence Limit:	Combined	
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: **United Kingdom**	
Product Liability Sub-Section:	Included	

Limit of Liability:	£2,000,000	any one **Occurrence** and in the aggregate
Excess:	£100	Applicable to **Injury** and **Damage**
Defence Costs:	Included	
Occurrence Limit:	Combined	
Products sold in or supplied to:	**United Kingdom**	
Retroactive Date:	08/09/2026	
Employers Liability Sub-Section	Not Included	
Limit of Liability	Nil	any one **Occurrence**
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one **Occurrence** in respect of **Terrorism**
	Nil	any one **Occurrence** in respect of Asbestos
Excess:	Nil	Applicable to **Injury** and **Damage**
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Included	
Limit of Liability:	£2,000,000	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:	
	£100,000	any one **Occurrence** and in the aggregate in respect of Breach of Confidentiality
	£100,000	any one **Occurrence** and in the aggregate in respect of Breach of Copyright
	£250,000	any one **Occurrence** and in the aggregate in respect of Libel and Slander
Excess:	£100	Applicable to **Defence Costs**
Defence Costs:	Included	
Occurrence Limit:	Combined	
Trigger:	Claims Made	
Retroactive Date:	08/09/2026	
Directors & Officers Liability Sub-Section:	Included	
Limit of Liability:	£250,000	any one **Occurrence** and in the aggregate in respect of all insuring clauses and extensions, which limit includes the following aggregate sub-limits:
	£100,000	(a) Asset and liberty proceedings defence costs and expenses
	£25,000	(b) Public relations expenses
	£25,000	(c) Identity theft claim
	£100,000	(d) Employment practices wrongful act
Excess:	£250	Applicable to each and every claim
Territorial Limits::	**United Kingdom**	
Trigger:	Claims Made	
Retroactive Date:	08/09/2026	

Personal Accident Section - Underwritten by AXA XL Insurance Company UK Limited	
Personal Accident Benefits:	Included
	This policy will not pay more than the **Benefit** stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the

	Insured Person	
Accidental Death:	£50,000	Adults
	£10,000	Children (under 16)
	Nil	Excess
Permanent Total Disablement:	£50,000	
	Subject to the following amounts payable which shall be part of and not in addition to the above limit:	
	£12,500	**Loss of Limb** (one limb)
	£50,000	**Loss of Limb** (two or more)
	£12,500	**Loss of Sight** (one eye)
	£50,000	**Loss of Sight** (both eyes)
	£50,000	**Loss of Speech**
	£50,000	**Loss of Hearing** (both ears)
	£12,500	**Loss of Hearing** (one ear)
	£37,500	**Loss of Limb & Loss of Sight**
	Nil	Excess
Loss of income (Excludes under 16's):	£50 per week	Maximum. Subject to net weekly earnings not being exceeded
	14 days	Deferment Period
	26 weeks	Maximum Duration
Medical Expenses:	£500	
	£50	Excess
Dental Expenses:	£250	
	£50	Excess
Hospitalisation:	£25 per day	
	14 days	Maximum Duration
	72 hours	Deferment Period

Material Damage Section - Underwritten by AXA XL Insurance Company UK Limited					
Sports & Business Equipment:	Not Included				
Sum Insured:	Nil	Per Item Limit:	Nil	Excess:	Nil

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium (all sections except Legal Expenses)	£392.50	£47.10	£439.60
Policy Fee	£11.00	£0.00	£11.00
Total	**£403.50**	**£47.10**	**£450.60**

Notification of Claims and Circumstances	
For all sections except Legal Expenses:	Claims Department AXA XL Insurance Company UK Ltd. 20 Gracechurch Street London EC3V 0BG Email: CMSRclaims@axaxl.com

Endorsements	
Extensions Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to:	**Pyrotechnics** This policy does not apply to or include cover for or arising out of or relating to: any pyrotechnics (including fireworks or bonfires) unless conducted on behalf of the Insured by a specialist third party contractor who: i. uses a 'permit to work' system to ensure the safety of the operator and any spectators; and ii. holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £5,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force. **Sub-Contractors** This policy does not apply to or include cover for or arising out of or relating to: the work of any third party under contract or agreement with the Insured unless that third party holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force. **Venues - Primary Insurance** This policy does not apply to or include cover for or arising out of or relating to: any venue used in connection with the Business unless there is a separate public liability insurance cover in place in respect of that venue with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force. **Discos / Live Music** This policy does not apply to or include cover for or arising out of or relating to: any disco or live music event open to the public. For the purpose of this endorsement, live music does not include choirs or instrumental orchestras.
Additional Conditions Cover under all individual policy Sub-Sections is subject to the following additional conditions:	**Coaching, Instruction, Supervision & Treatment** **Coaching, Instruction, Supervision and Treatment - Qualifications** All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so. Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule. **Food - Safety and Hygiene** **Food Safety and Hygiene** Where food and/or refreshment facilities are provided, the Insured must: i. install clear signs to warn patrons of hot plates and surfaces; ii. ensure that a monitoring system is in place to check the shelf life and quality of foods; and iii. include in food menus clear warnings regarding ingredients likely to cause allergic reactions. 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.

Authorisation	
Signed by:	 Andy Brownsell

	Director Protectivity Protectivity is a trading name of Starpeak Insurance Solutions Ltd.
Date:	18/08/2026