

Mr J Clarke
Frys Hockey Club
1 Chestnut Springs Mission Road
Iron Acton
Bristol
Avon
UNITED KINGDOM
BS37 9XR

Perkins Slade Limited
3 Broadway
Broad Street
Birmingham
B15 1BQ
Tel: 0121 698 8050
Fax: 0121 625 9000
E-Mail: englandhockeyinsurance@perkins-slade.com
Website: www.perkins-slade.com

06 October 2010

Our Ref: FRYSHOCK

Dear Mr Clarke

England Hockey Insurance Scheme

Thank you for your recent payment in respect of the above, please find enclosed the confirmation of cover for safekeeping. Please check the enclosed documents carefully and advise us immediately if there are any errors.

The confirmation of cover should be read in conjunction with the Policy Wording, a further copy of which is available on request.

Where purchased, as shown on the confirmation of cover, the Civil Liability, Employers' Liability, Personal Accident and All Risks covers are provided by Royal & Sun Alliance Insurance plc, Excess of Loss cover by Zurich Insurance Company, with Legal Expenses cover being administered by Abbey Legal Protection.

Should you have need to make a claim under the Liability, Personal Accident or All Risks sections of the policy, please contact Perkins Slade Ltd immediately (Claims Department on 0121 698 8000). We will advise you of the necessary course of action. You are required to report **ANY** incident that may give rise to an insurance claim, particularly in cases involving personal injury.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Insurers.

Should you need to make a claim under the Legal Expenses part of the policy you must contact Abbey Legal Protection claims admissions direct on 0870 600 1480, quoting your policy number, AGES6444. You also have access to a 24 hour Legal Advice helpline for the period of your insurance cover. The telephone number is 0845 543 2111, again please quote your policy number AGES6444. With regard to **any** Employment disputes you **must** consult the Legal Advice Helpline **before** taking any action.

Should you have any queries regarding the scheme, please contact us on 0121 698 8050 or alternatively by e-mail on englandhockeyinsurance@perkins-slade.com

Yours sincerely



Sports Schemes Team

Email: sports@perkins-slade.com
englandhockeyinsurance@perkins-slade.com

**ENGLAND HOCKEY INSURANCE SCHEME
CONFIRMATION OF INSURANCE**

CERTIFICATE NO: RTT254785/EHCL000540

INSURED:	Frys Hockey Club	PERIOD FROM:	01 September 2010
ADDRESS:	1 Chestnut Springs Mission Road Iron Acton Bristol Avon BS37 9XR	TO:	01 September 2011
		PREMIUM:	£1250.25 (Including Insurance Premium Tax)
		OUR REF:	FRYSHOCK

INSURED: The Committee for the time being, Officers, Officials and Registered Members of the above named Hockey Club, affiliated to England Hockey, jointly and severally for their respective rights and interests

ACTIVITIES / BUSINESS: All Activities of the Insured relating to Hockey

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Master Policy No RTT254785/EHCL000540 issued by Royal & Sun Alliance Insurance plc (the Company).

The Civil Liability (including Directors and Officers, Legal Defence Costs and Abuse) cover is provided by Royal & Sun Alliance Insurance plc.

CIVIL & EMPLOYERS LIABILITY

1. CIVIL LIABILITY - Policy No. RTT254785 - INSURED

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

2. EMPLOYERS' LIABILITY - Policy No. RTT254333 - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

3. LEGAL DEFENCE COSTS - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

4. DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance.

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

5. ABUSE - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: £2,500,000 any one period of insurance.

Retroactive Date: 01 January 1985

The following cover is provided by Zurich Insurance plc

EXCESS OF LOSS - Policy No. GV646442 - NOT INSURED

The following covers are provided by Royal & Sun Alliance plc.

PERSONAL ACCIDENT - Policy No. RTT237827 - INSURED

Operative Time: Whilst participating in any activity of the Insured anywhere in the world including direct travel to and from such activity within Great Britain, Northern Ireland, The Channel Islands & The Isle of Man

Number of Teams Insured: 5

STANDARD COVER: Insured: Yes

Accidental Death:	£10,000 (£2,000 for under 16 years of age)
Loss of two or more Limbs or Eyes or one of each:	£50,000
Loss of one Limb or Eye:	£50,000
Permanent Total Disablement from gainful employment of any and every kind:	£50,000 (£Nil benefit 65 to 75 years of age)

Broken Bones:	Arm	£100 (humerus, radius, ulna or carpals - subject to £500 maximum) **
	Leg	£200 (femur, tibia, fibula, tarsals, metatarsals or patella - subject to £500 maximum) **

** Benefits reduced by 50% for persons 65 to 75 years of age

Optical / Dental:

The cost of emergency dental treatment/repair or replacement of spectacles damaged whilst participating in the insured sport which has been confirmed in writing by a registered dental practitioner or qualified optician.

Emergency Dental:	£750 Limit any one accident
Optical:	£500 Limit any one accident

The Company will not pay:

- The first £25 of each and every claim.
- For claims arising from any pre-existing dental conditions.
- Charges made for travelling time, broken appointments or similar punitive charges.
- Claims arising from wear, tear, deterioration, straining or defective workmanship.
- Routine examination, extractions, amalgam fillings, cleaning, scaling, polishing and x-rays.

Aircraft Accumulation Limit

A) £1,000,000 in respect of multi engined aircraft.

B) £250,000 in respect of all other aircraft.

OPTIONAL EXTENSIONS:

Physiotherapy Insured: Yes

The cost of treatment and pain relief following bone, muscle, ligament or joint injury following accidental bodily injury whilst participating in the insured sport as provided by a member of the Chartered Society of Physiotherapy following referral by a Medical Practitioner.

£500 Limit any one accident

The Company will not pay:

- The first £25 of each and every claim.
- For claims arising from any pre-existing conditions.
- Charges made for travelling time, broken appointments or similar punitive charges.

Temporary Total Disablement Insured: Yes

Number of Teams Insured: 5

Temporary Total Disablement from any gainful employment or gainful occupation for which the insured person is fitted for by education training or knowledge.

Up to 65 years of age £50
65 to 75 years of age £Nil

Payable for a maximum of 52 weeks in all not necessarily consecutive from the 7th day of disablement.

ALL RISKS - Policy No. RTT237825 - INSURED

Accidental Loss of or damage to Trophies, Cups & Club Equipment (excluding Wines, Spirits, Stock, Computers & Other Electronic Equipment) owned by the Insured or for which the Insured is responsible

Sum insured £3000 Subject to an Excess of £50

Terrorism Extension Operates No

The following cover is provided by Abbey Legal Protection.

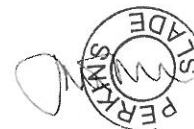
LEGAL ADVICE & EXPENSES - Policy No: AGES6444 - INSURED

Pursuit or defence of claims of legal proceedings in connection with the Clubs hockey related activities, made or brought by or against the Club within the UK, in respect of:

Section A. Criminal Prosecution Section D. Property Disputes Section G. Wrongful Arrest Defence
Section B. Employment Disputes Section E. Data Protection Section H. Pension Trustee Defence
Section C. Tax Protection Section F. Personal Injury Section I. Jury Service Allowance

Indemnity Limits	Sections A, B, C, D, E, F, G and H £50,000 any one claim. Section I £1,000 any one claim. Section I - £10,000 in the aggregate All other sections - £500,000 in the aggregate
Territorial Limits	United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man
Excess	Section C - Aspect Enquiry Claims - £1,000 All other Sections - Nil
Increased Excess (For use of own Appointed Representative)	Sections B, C and I - Not Applicable All other sections - £1,000

Signed on behalf of the Company



Date: 06 October 2010

This confirmation of cover is intended as a summary and should be read in conjunction with the Policy Wording. A further copy of the full Policy Wordings applicable to this cover are available upon request from: Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ

Royal & Sun Alliance is authorised and regulated by the Financial Services Authority
Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority
Brit Insurance Ltd is authorised and regulated by the Financial Services Authority
Abbey Legal Protection, a trading division of Abbey Protection Group Limited are authorised and regulated by the Financial Services Authority
Perkins Slade Limited is authorised and regulated by the Financial Services Authority



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No RTT254785/EHCL000540

Reference No FRYSHOCK

- | | |
|--|-------------------|
| 1. Name of policy holder. | Frys Hockey Club |
| 2. Date of commencement of insurance policy. | 01 September 2010 |
| 3. Date of expiry of insurance policy. | 01 September 2011 |

We hereby certify that subject to paragraph 2:-

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Isle of Alderney (b); and
- (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

A P Brown
UK Chief Executive,
Royal & Sun Alliance Insurance plc

Notes

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- Specify applicable law as provided for in regulation 4(6) of the Regulations.
- See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

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