

Policy Number: H91000550



Proposed Coverage

English Amateur Dancesport Limited

Aon Sports PA & travel

Aon Limited

Registered office: 8 Devonshire Square, London EC2M 4PL

Registered in London No.210725 • VAT registration No.480 8401 48

Aon Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only

Introduction

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Cover Given:

Insurers have bound cover in accordance with your instructions with effect from 14 June 2010.

As instructions were given based on the initial premium indication and prior to formal terms being provided, for the sake of good order we are now providing the formal Proposed Coverage document.

Demands & Needs and Suitability Statement

The purpose of this statement is to demonstrate that we have understood your insurance requirements and that the contract we are negotiating on your behalf is suitable to meet those requirements.

Requirements

From the information submitted to us in accordance with your requirements for travel insurance:

1. for persons travelling on your behalf as specified in the completed proposal form.
2. at the best available price
3. and as shown in the summary of cover with the proposal form

we have understood that you meet the criteria for insurance under the Aon Sports Travel insurance product.

Scope of Service

We are a leading provider of insurance and reinsurance broking, risk management and human resources consulting services. For this risk we have offered a product provided by a facility specifically set up to cover Travel Insurance for international and national sports governing bodies called the Aon Sports Travel Insurance policy.

Suitability of Contract

The Aon Sports Travel Insurance product offered has been specifically designed to meet the risks and requirements of sports governing bodies.

In our opinion and analyses the price charged is competitive, representing good value for money. In arriving at the premium, potential insurers have taken into account all material facts disclosed, including the possible existence of concurrent insurances.

A full copy of the proposed Policy Wording is included in this document, and should be examined closely to ensure that the cover offered does conform to your requirements.

Laptop Computers

Section E – Baggage and Personal Effects of your policy contains an exclusion for laptop computers and/or peripheral devices.

These items can ordinarily be insured under an office insurance policy and it is our recommendation to include laptop computers belonging to the Federation, or for which you have taken responsibility, under such a policy.

It is recognised that it is not always possible for Federations to effect such cover and Insurers will therefore consider removing the exclusion. In order to do so they will need full Underwriting information and will charge an additional premium which takes into account the higher risk of loss associated with this type of equipment whilst travelling.

Insured Persons Over 75 Years of Age

Your policy contains an exclusion for persons aged 76 and over (General Exclusion 6). Insurers have agreed to delete this exclusion subject to receipt and acceptance by Insurers of a satisfactory Declaration of Health form. This form can be obtained on request and must be completed and returned to Aon allowing sufficient time to obtain Insurers approval prior to the commencement of the trip.

Market Support:

This indication is fully supported. Details of the Market Security are as follows:

| Syndicate Name | Pseudonym | Syndicate No. | Line Offered |
|-------------------|-----------|---------------|--------------|
| Kiln | KLN | 0510 | 70.000% |
| Sagicor Syndicate | SAL | 1206 | 30.000% |

Duty to disclose material information

Material information is information that would influence an insurer in deciding whether a risk is acceptable and, if so the premium, terms and conditions to be applied. Failure to disclose all such information could result in the policy being rendered void and as a result claims may not be paid.

Before inception of cover

All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may be asked. Any changes which may occur or come to light after a quotation has been given must also be notified.

After inception of cover

The duty of disclosure is re-imposed when there are changes or variations in cover and when the policy is renewed or extended. In addition, changes which substantially increase the risk, or relate to compliance with a warranty or condition in the policy must be notified at once.

This reflects the general position under English Law and may not apply in the event that your policy contains an innocent non-disclosure clause or if the contract is subject to the law of another country.

Please contact us if you are in any doubt as to whether or not information might be material or if you have any concerns that Aon might not be aware of all material information

Broker Remuneration

Subscription Market Brokerage to be paid to Aon Ltd:

- | | |
|-----|--|
| 25% | of gross premium is to be retained by Aon Ltd in respect of its intellectual capital in programme design, marketing and placement on its client's behalf |
| 5% | of gross premium in recognition of Aon Ltd sustaining the administrative infrastructure and costs associated with conducting business in the London and other subscription markets. This remuneration will be received in addition to Aon Ltd's fee from its client, if any. |

Schedule

UNIQUE MARKET REFERENCE: B0823H91000550000

ATTACHING TO LINESLIP FACILITY CONTRACT NUMBER: B0823H00907326000

TYPE: Personal Accident and Travel Insurance including Medical Expenses Cover

ASSURED: **English Amateur Dancesport Limited**
Four Winds
Old Potbridge Road
Winchfield
Hants
RG27 8BT
United Kingdom

PERIOD: From: 14 June 2010
To: 13 June 2011

both days inclusive standard local time at location of the Insured Person

BUSINESS: National governing body for dance

INSURED PERSONS: Competitors
Spouses/Partners Included: Yes

All whilst travelling on behalf of the Assured in the course of their Business

GEOGRAPHICAL LIMITS: Worldwide

OPERATIVE TIME: As stated in the attached Table of Benefits

BENEFITS: As stated in the attached Table of Benefits

EXCESS: As stated in the attached Table of Benefits

CONDITIONS: As defined in the Aon Sports Travel Policy Wording as attached and any attached supplemental clauses

Proposal Form: dated 7 June 2010

Supplemental Clauses Accumulation Limit from a single cause - 179GS
- GBP 10,000,000
Locker Room Treatment Exclusion - 180GS
General Exclusion 2 - Terrorism Replaced With

Nuclear/Chemical/Biological Terrorism Exclusion - 181GS
Extension to Include Persons Aged 76 and Over by Prior Declaration
- 182GS

NOTICE OF CLAIM:

Any notice of a Loss under this Policy (other than a medical emergency covered by this insurance which may lead to hospital treatment as an in-patient or emergency repatriation) to be given to:

Accident and Health, Sport & Contingency (AHSC) Claims
Department
Aon Limited
8 Devonshire Square
London
EC2M 4PL
United Kingdom

Tel: 44 (0)20 7623 5500
Fax: 44 (0)20 7570 1705
Email: sport.contingency@aon.co.uk

**EMERGENCY MEDICAL
SERVICE CONTACT
INFORMATION:**

Section B of this Policy includes 24 hour emergency medical assistance. In the event of a medical emergency covered by this insurance which may lead to hospital treatment as an in-patient or emergency repatriation contact:

Specialty Assist Ltd

Telephone: +44 (0)20 7902 7405
Fax: +44 (0)20 7928 4748
Please quote card number 453844

Specialty Assist Limited will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. The Insured Person should not attempt to find his own solution and then expect Underwriters to reimburse him, without obtaining prior authorisation from Specialty Assist Limited

**CHOICE OF LAW AND
JURISDICTION:**

This insurance shall be governed by and construed in accordance with the law of England and Wales and each party agrees to submit to the exclusive jurisdiction of the Courts of England and Wales

PREMIUM:

GBP 1,995

PAYMENT TERMS:

None.

**TAXES PAYABLE BY
ASSURED AND
ADMINISTERED BY
UNDERWRITERS:**

Insurance Premium Tax: GBP 99.75
[calculated: 100% of the Gross Premium @ 5% (rate of tax)]

**RECORDING
TRANSMITTING &
STORAGE OF
INFORMATION:**

All documentation and information to be recorded and/or transmitted electronically and stored electronically in Aon Limited repositories.

**INSURER CONTRACT
DOCUMENTATION:**

This document details the Contract terms entered into by the Insurer(s) and constitutes the Contract document.

**TABLE OF BENEFITS
(Per Insured Person)**

| OPERATIVE TIME | |
|---|--|
| All Sections: | During a Period of Travel whilst on the business of the Assured |
| SECTION | SUM INSURED / LIMIT OF LIABILITY |
| A. Personal Accident | |
| 1. Accidental Death of the Insured Person arising from Bodily Injury caused by an Accident | GBP 80,000 |
| 2. Loss of or loss of use of eye(s) and/or limb(s) and/or Permanent Total Disablement (PTD) of the Insured Person arising from Bodily Injury caused by an Accident | GBP 80,000 |
| 3. Loss of or loss of use of eye(s) and/or limb(s) and/or Permanent Total Disablement (PTD) of the Insured Person arising from Illness | Not Covered |
| 4. Temporary Total Disablement of the Insured Person arising from Bodily Injury caused by an Accident (per week, but not to exceed weekly wage)..... | GBP 1,000 |
| 5. Temporary Total Disablement of the Insured Person arising from Illness (per week, but not to exceed weekly wage) | Not Covered |
| Under16 Death Benefit:..... GBP 8,000 . Benefit No's. 4 & 5 Excluded | |
| Elimination Period: 30 days | |
| Excess..... Nil | |
| B. Medical & Emergency Expenses GBP 5,000,000 | |
| • Dental Treatment Limit | GBP 2,000 |
| • Optical Treatment Limit | GBP 2,000 |
| • Additional Incidental Expenses..... | GBP 1,000 |
| Excess..... GBP 50 | |
| C. Cancellation & Curtailment GBP 6,000 | |
| • Pre Booked Arrangement Additional Expenses Limit | GBP 2,000 |
| • Team Cover Included | Yes |
| Excess..... GBP 50 | |
| D. Delayed Departure (including Hi-jack) | |
| a) irrecoverable travel / accommodation expenses | GBP 6,000 |
| b) Hi-jack of Insured Person | |
| GBP 300 for each completed 12 hour period | |
| Maximum in all | GBP 3,000 |
| Excess..... GBP 50 | |
| E. Personal Possessions and Equipment GBP 5,000 | |
| • Single Item Limit..... | GBP 1,500 |
| • Jewellery & Valuables Limit..... | GBP 1,000 in all |
| • Laptop Computers and/or Peripherals Limit | Not Insured |
| • Emergency Purchases Limit..... | GBP 450 |
| Excess..... GBP 50 | |

**TABLE OF BENEFITS
(Per Insured Person)**

| OPERATIVE TIME | |
|---|--|
| All Sections: | During a Period of Travel whilst on the business of the Assured |
| SECTION | SUM INSURED / LIMIT OF LIABILITY |
| F. Money Insurance | GBP 4,000 |
| • Cash Limit | GBP 1,500 |
| Excess..... | GBP 50 |
| G. Personal Liability (including costs and expenses) | GBP 5,000,000 |
| Legal expenses up to | GBP 50,000 |
| Excess..... | Nil |

INFORMATION

As provided by the Assured and available on the Aon Limited file

Estimated Travel Pattern as provided by the Assured, and seen and agreed by Underwriters.

Estimated number of Travel days: 852

Number of Insured Persons: Approximately 80. will vary depending on event selection and availability

Aon Sports Travel Insurance

The Introduction and Marginal Notes are intended for guidance only.
They do not form part of this Insurance, nor do they claim to be an exact description of its meaning.

Insuring Clause:

1. In consideration of the payment of the required premium, the Underwriters hereby agree with the Assured to compensate or indemnify the Assured on behalf of the **Insured Person** who shall be named in the Schedule of **Insured Persons** as provided for in the Table of Benefits in respect of the Section(s) of cover insured by this Policy. Each Insured Person shall be deemed to be separately insured.

Payment shall only be made under any Section of the Policy following the occurrence of an insured event resulting in loss, damage, accidental bodily injury or illness sustained by, or a claim made against an Insured Person arising out of or in the course of the **Operative Time** during the period of this Insurance.

Participating / Officiating Extension:

2. Where applicable cover shall extend to include the **Insured Person** whilst participating or officiating in any event held under the auspices of or organised by the Assured during the **Operative Time**.

DEFINITIONS

Operative Time:

1. **Operative Time** shall mean the period of time during which the Assured or Insured Person(s) is covered by this policy during the Period of Insurance and as stated in the Table of Benefits.

Period of Travel:

2. **Period of Travel** shall mean a journey of 180 days duration or less undertaken in connection with the business of the Assured including
 - a) any trip undertaken in the **Insured Person's** normal country of domicile and involving an overnight stay or travel on a scheduled air flight
 - b) holiday travel when such holiday precedes or is added onto any trip undertaken by the **Insured Person** in connection with the business of the Assured

which shall commence during the Period of Insurance and from the time the **Insured Person** leaves his home or place of business whichever is the latter until return to his home or place of business whichever is the earlier.

Insured Person:

3. **Insured Person(s)** shall mean the person(s) specified in the Schedule and, where indicated in the Schedule as included, the accompanying spouse, **Common Law Partner** and/or child(ren).

Close Relative:

4. **Close Relative** shall mean husband, wife, **Common Law Partner**, mother, father, step parent, legal guardian, mother-in-law, father-in-law, children (including legally adopted and step-children), brother or sister (including step brothers or sisters and brother/sister-in-law), grandparent, grandchild, or fiancé(e).

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| Common Law Partner: | 5. Common Law Partner shall mean the person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance. |
| Hi-Jack: | 6. Hi-Jack shall mean the unlawful seizure or wrongful exercise of control of the aircraft or other conveyance or the crew thereof in which the Insured Person is travelling as a passenger. The Geographical Limits of this Policy are deemed not to apply in respect of Hi-Jack . |
| Jewellery & Valuables: | 7. Jewellery And Valuables shall mean items of gold, silver or other precious metals, jewellery and semi-precious stones, furs, curios, works of fine art and photographic equipment. |
| Excess: | 8. An Excess is the amount of money as stated in the Schedule which is deducted from any claim made under any Section of the Policy to which such Excess applies. |

SECTION A - PERSONAL ACCIDENT

Cover Section A: 1. If during the **Operative Time**, the **Insured Person**

- (a) sustains **Bodily Injury** caused by an **Accident** or
- (b) suffers **Illness**;

this Section will pay to the Assured in accordance with the Benefit specified in the Table of Benefits:

Payment for **Temporary Total Disablement** shall be made for such period or periods during which the **Insured Person** is disabled up to but not beyond 104 weeks from the date on which the **Insured Person** first becomes disabled or from the end of the **Elimination Period**, as applicable

Definitions Section A

In respect of this Section:

- Bodily Injury:**
- 1. **Bodily Injury** means identifiable physical injury which
 - (a) is caused by an **Accident**, and
 - (b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within twelve months from the date of the **Accident**.

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- Accident:** 2. **Accident** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.
- Accident** shall also include
- (a) exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling;
 - (b) disappearance. If the **Insured Person** is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the **Insured Person** has sustained Bodily Injury and that such injury has caused the **Insured Person's** death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the **Insured Person** is subsequently found to be living.
- Illness:** 3. **Illness** means sickness or disease which first manifests itself during the **Operative Time** and occasions the total disablement of the **Insured Person** within twelve months after manifesting itself.
- Permanent Total Disablement:** 4. **Permanent Total Disablement** means disablement which entirely prevents an **Insured Person** from attending to his usual business or occupation and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
- Temporary Total Disablement:** 5. **Temporary Total Disablement** means disablement which entirely prevents the **Insured Person** from attending to his usual business or occupation
- Elimination Period:** 6. **Elimination Period** means the number of days, as shown in the Table of Benefits, at the beginning of each period of disability during which no benefits are payable.
- If a benefit becomes payable for death or Permanent Total Disablement of the **Insured Person**, any benefit already paid for Temporary Total Disablement shall be deducted from that benefit due.
- Loss of Limb:** 7. **Loss of Limb** means permanent loss by physical separation of a hand(s) at or above the wrist(s) or a foot (feet) at or above the ankle(s) and includes total and irrecoverable loss of use of hand(s), arm(s) or leg(s).
- Loss of an Eye:** 8. **Loss of an Eye** means total and irrecoverable loss of sight of the eye(s).

Condition and Limitations Applicable to Section A

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| Hazardous occupation, sport, pastime or activity: | 1. If an Insured Person shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than disclosed in connection with this Insurance without the Insured Person first notifying the Underwriters and obtaining their written agreement to the amendment of this Insurance (subject to the payment of such additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any accident arising therefrom |
| Limit on Weekly Benefit: | 2. The weekly benefit payable hereunder shall in no case exceed the amount stated in the Table of Benefits per week for Temporary Total Disablement. |
| Persons Under 16 Years of Age: | 3. If an Insured Person is aged 16 years or under, the death benefit is limited to the amount stated in the Table of Benefits, and Benefit No. 1(e) is excluded. |
| Payments Under More Than One Item: | 4. Benefit shall not be paid in respect of any one Insured Person under more than one of the items 1(a) to (e) arising out of any one accident. |

SECTION B - MEDICAL & EMERGENCY EXPENSES

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| Cover Section B: | 1. This Section shall reimburse the Assured on behalf of the Insured Person in respect of expenses necessarily incurred for medical, surgical, diagnostic or remedial treatment occurring as a result of the Insured Person falling ill or sustaining accidental bodily injury in the course of the Operative Time , up to the amount of the Sum Insured for Section B stated in the Table of Benefits. |
| | 2. Expenses in this Section shall also mean: |
| Accompanying Person Expenses: | (a) reasonable travel, accommodation and repatriation expenses necessarily incurred in respect of the Insured Person by any relative, friend, business associate or colleague of the Insured Person who on medical advice is required to travel to, remain with, or escort the Insured Person ; |
| Repatriation of remains/funeral Expenses: | (b) in the case of death of the Insured Person , either expenses reasonably incurred to transport the body or ashes to the Insured Person's home, or funeral expenses incurred abroad; |
| Death of Relative: | (c) reasonable additional expenses necessarily incurred as the result of sudden death, serious injury or serious illness of an Insured Person's Close Relative or close business colleague in his country of residence; |

- Death of Accompanying Person:** (d) reasonable additional expenses necessarily incurred as the result of sudden death, serious injury or serious illness of an accompanying **Insured Person** or the repatriation of such person consequent upon the death, serious injury or serious illness of that **Insured Person's** Close Relative or close business colleague in that **Insured Person's** country of residence;
- Air Ambulance:** (e) reasonable expenses for the charter of an air ambulance or the special use of air transport and qualified attendants which have been certified by a medical practitioner as being necessary for the repatriation or treatment of the **Insured Person**;
- Dental Treatment:** (f) dental treatment, but only for the emergency relief of pain to sound and natural teeth, occurring during the **Operative Time**, and limited to not more than the amount stated in the Table of Benefits in all;
- Optical Treatment:** (g) emergency optical treatment but only resulting from accidental bodily injury sustained during the **Operative Time**, and limited to not more than the amount stated in the Table of Benefits in all;
- Additional Incidental Expenses:** (h) additional incidental expenses as a result of the **Insured Person** being in hospital as an in-patient for a period in excess of 24 hours, up to the maximum amount in all stated in the Table of Benefits;

- Emergency Medical Assistance Service:** 3. In the event of a serious medical emergency during the **Operative Time** involving the **Insured Person** which may entail repatriation or treatment as a hospital in-patient, a 24 hour emergency assistance service is available from Specialty Assist Limited. Please refer to the Schedule for contact information.

This service can include:

- (a) guarantees of payment of hospital or doctors' fees, when appropriate;
- (b) multilingual assistance
- (c) repatriation by air ambulance or scheduled air service and necessary escort by a medical attendant;
- (d) travel arrangements for other members of the party or a **Close Relative**;
- (e) on arrival in the country of residence an ambulance service to hospital or home.

Specialty Assist Limited will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem.

The Insured Person should not attempt to find his own solution and then expect Underwriters to reimburse him, without obtaining prior authorisation from Specialty Assist Limited.

Exclusions Applicable to Section B

Underwriters shall not be liable for **expenses**:

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| Pre-existing Conditions: | <ol style="list-style-type: none"> 1. arising from any claim related directly or indirectly to any in-patient hospital treatment received by the Insured Person during the six months prior to the Operative Time or where the Insured Person is <ol style="list-style-type: none"> (a) receiving, or on a waiting list for, inpatient hospital or clinic treatment (b) travelling against the advice of a medical practitioner (c) travelling for the purpose of obtaining medical treatment abroad, or (d) has received a terminal prognosis; |
| Country of Residence: | <ol style="list-style-type: none"> 2. incurred in the Insured Person's country of residence or expenses in the Insured Person's country of residence which are a continuation of treatment received outside such country during the Operative Time; |
| Incurred after 12 Months: | <ol style="list-style-type: none"> 3. incurred more than 12 (twelve) calendar months after the date of the accident or the date the illness first manifested; |
| Childbirth, Pregnancy: | <ol style="list-style-type: none"> 4. arising from childbirth, pregnancy or any medical complications resulting therefrom within 2 (two) calendar months of the estimated date of delivery; |
| Alcohol, Drug Abuse: | <ol style="list-style-type: none"> 5. arising from the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner. Expenses arising from taking drugs prescribed for the treatment of drug abuse or drug dependency are also excluded; |

SECTION C - CANCELLATION

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|-------------------------|---|
| Cover Section C: | <ol style="list-style-type: none"> 1. Underwriters shall indemnify the Assured on behalf of the Insured Person in respect of all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to the Sum Insured for Section C stated in the Table of Benefits, in the event of the Insured Person's Period of Travel being necessarily cancelled, interrupted, curtailed or rearranged due to: <ol style="list-style-type: none"> (a) the death, accidental bodily injury or illness of the Insured Person or the death, accidental bodily injury or illness of the Insured Person's Close Relative or close business colleague; (b) the death, accidental bodily injury or illness of any person with whom the Insured Person had arranged to travel, reside or conduct business, or of the Close Relative or close business colleague of such person; |
|-------------------------|---|

- Quarantine, home emergency:
- (c) the **Insured Person** or any person with whom the **Insured Person** had arranged to travel, reside or conduct business being:
- i) quarantined
 - ii) called for witness or jury service;
 - iii) called for emergency duty as a member of the armed forces, the defence of civil administration, the police force or the fire, rescue, public utility or medical services;
 - iv) required to be present at his home or place of business following burglary or major damage;
- Transport problems:
- (d) the cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, Hi-Jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, official travel prohibition, quarantine, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after the **Period of Travel** is booked;
- Unsafe destination:
- (e) the outbreak of war or civil commotion at the destination, or as a result of official Government advice to travellers recommending the immediate withdrawal from the destination, provided that such event or advice giving rise to the additional expenses being incurred occurs, or is announced, after the **Period of Travel** is commenced;
- Uninhabitable accommodation:
- (f) major damage rendering uninhabitable the accommodation in which the **Insured Person** had previously booked to reside during the **Period of Travel**.
- Extension of Cover - Pre Booked Arrangement Additional Expenses:
2. This Section shall also indemnify the Assured on behalf of the **Insured Person** in respect of reasonable additional travel and accommodation expenses up to the maximum Limit stated in the Table of Benefits incurred in meeting pre-booked overseas travel arrangements or reaching pre-booked accommodation overseas if at the start of the **Period of Travel** the **Insured Person** misses his pre-booked international flight, rail journey or voyage due to any of the perils listed in 1 (d) of this Section which directly affects the progress of the conveyance in which the **Insured Person** is travelling to the prearranged departure point in his country of residence.
- Optional Extensions - Team Cover:
3. The following extensions apply only if indicated in the Schedule as being included:
- (a) Where the **Insured Person** is travelling as a member of a sports team as stated in the Schedule to this Policy, this Section shall also indemnify the Assured on behalf of the **Insured Person** up to the Sum Insured for Section C stated in the Table of Benefits in respect of expenses as defined above incurred due to the death, injury or illness of the **Insured Person's** team mate(s).

- (b) this Section shall also pay travel and hotel expenses up to the Sum Insured for Section C stated in the Table of Benefits for any additional person joining the touring party which may have to be made following an accident or illness to any person in the original official party which in the opinion of an independent doctor warrants that person to be unable to participate in the team, up to the Sum Insured for Section C stated in the Table of Benefits.

Exclusions Applicable to Section C

Underwriters shall not be liable for claims resulting from:

- | | |
|----------------------------------|--|
| Childbirth, Pregnancy: | 1. childbirth, pregnancy or any medical complications resulting therefrom within 2 months of the estimated date of delivery; |
| Known Circumstances: | 2. any condition or set of circumstances known to an Insured Person at the time the Period of Travel was booked or this Insurance was effected whichever is the latter, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Insured Person's Period of Travel ; |
| Disinclination to travel: | 3. Any disinclination to travel not resulting directly from a peril mentioned in Cover Section C - 1; |
| Lack of Reasonable Care: | 4. lack of reasonable care taken over means of travel, route or departure time; |

SECTION D - DELAYED DEPARTURE AND HI-JACK

- | | |
|---|--|
| Cover Section D: | 1. In the event that transport services on which the Insured Person has previously booked to travel are delayed due to accident, strike, industrial action, Hi-Jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, official travel prohibition, quarantine, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown Underwriters will indemnify the Assured on behalf of the Insured Person for irrecoverable loss of travel and accommodation expenses paid or due to be paid, and any additional expenses, up to the amount stated in the Table of Benefits. |
| Extension of Cover – Hi-Jack of Insured Person(s): | 2. In the event of the Insured Person's means of transportation being subjected to Hi-Jack during the Period of Travel and the Insured Person being detained as a result of such Hi-Jack for a period in excess of 24 hours, Underwriters will pay an amount in accordance with the Table of Benefits. |

Conditions and Limitations Applicable to Section D

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| Written Confirmation Requirement: | 1. The Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy. |
|--|---|

- Claims Calculation:** 2. Claims under this Section shall be calculated from the actual time of departure of the conveyance on which the Insured Person was booked to travel, as specified in the booking confirmation.

Exclusions Applicable to Section D

- Disinclination to travel:** 1. Any disinclination to travel not resulting directly from a peril mentioned in Cover Section D - 1;

SECTION E - PERSONAL POSSESSIONS AND EQUIPMENT

- Cover Section E:** 1. In the event of an **Insured Person**:
- (a) suffering loss of or damage to
 - i) personal possessions and/or effects
 - ii) sports and/or other business equipment
 - iii) laptop computers and/or peripherals
- during the **Operative Time**, Underwriters will indemnify the Assured on behalf of the **Insured Person** in respect of such loss or damage up to the Sum Insured for Section E stated in the Table of Benefits, subject to the Single Item Limit in respect of any one unspecified item or as otherwise stated in the Table of Benefits;
- (b) being temporarily deprived of his personal possessions and/or effects for a period in excess of 12 hours on his outward journey during the **Operative Time**, Underwriters will reimburse the **Insured Person** in respect of necessary Emergency Purchases up to the limit in respect of Emergency Purchases stated in the Table of Benefits, any amount so paid being deducted from any subsequent claim paid under 1(a) above.
- General Average & Salvage:** 2. This Section shall also cover General Average and Salvage charges levied by carriers to effect the release of the **Insured Person's** accompanied personal possessions and/or effects, sports and/or other business equipment or laptop computers following a situation of general peril during a voyage by sea in the course of a **Period of Travel** up to but not exceeding 25% of the Sum Insured stated in the Table of Benefits for such personal possessions and/or effects , sports and/or other business equipment or laptop computers.

Exclusions Applicable to Section E

Underwriters shall not be liable for:

- Glass Breakage:** 1. breakage of glass or china unless caused by an accident to the conveyance in which the **Insured Person** is travelling;

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| Moth, Vermin, Electrical, Mechanical Breakdown: | 2. loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening, carrier or container); |
| Loss of Cash: | 3. loss of cash, bank or currency notes, cheques, postal orders, credit cards, charge cards, travel cards, bankers cards, travellers cheques, travel tickets, passports, driving licences, green cards and petrol or other coupons; |
| Claims Resulting From Confiscation: | 4. claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials; |
| Losses Not Reported to the Police: | 5. losses which are not reported to the Police or appropriate authorities within 48 hours of discovery or as soon as is reasonably practicable, and a Police or Property Irregularity report obtained; |
| Equipment Whilst in Use: | 6. breakage of sports and/or other business equipment whilst in use |

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| Condition and Limitations Applicable to Section E |
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| Jewellery and Valuables: | 1. The maximum amount payable in respect of all loss or damage to jewellery and valuables shall not exceed the amount stated in Section E of the Table of Benefits in all. |
| Single Item Limit: | 2. The maximum limit for a single item shall not exceed the limit stated in Section E of the Table of Benefits; a pair or set of articles being deemed a single item. |
| Replacement Basis of Settlement: | 3. Total loss or destruction of an insured item shall be dealt with on a replacement basis up to the Sum Insured stated in Section E of the Table of Benefits subject to any maximum limits expressed in this Policy. |
| Average Clause: | 4. Each Insured Person's sum insured shall adequately represent the replacement value of all luggage and personal effects he is taking during a Period of Travel , otherwise claims may be proportionately reduced. If the property covered by this Insurance shall at the time of any loss be of greater value than the sum insured hereby, the Insured Person shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this Policy bears to the total value of the said property. |
| Supervision of Baggage: | 5. The Insured Person shall at all times exercise reasonable care in the supervision of insured Personal possessions and/or personal effects and equipment. |

SECTION F - MONEY INSURANCE

- Cover Section F:**
1. In the event of the **Insured Person** suffering loss of coins, bank or currency notes, (hereinafter referred to as Cash), cheques, postal orders, travel tickets, travel cards, passports, driving licences, green cards or petrol coupons:
 - (a) during the **Operative Time**, or
 - (b) during the 72 hours immediately prior to commencement of a **Period of Travel** in respect of Cash obtained for the purpose of the **Insured Person's** travel and in the custody and control of the **Insured Person**, and shall continue for 72 hours after termination of a **Period of Travel** or until deposited at bank whichever occurs the sooner.

Underwriters will indemnify the Assured on behalf of the **Insured Person** in respect of any such loss, up to the Sum Insured and the Cash Limit stated in Section F of the Table of Benefits.

- Fraudulent Use of Credit Card:**
2. This Section shall also cover loss resulting from the fraudulent use of any credit card, charge card or bankers card in the name of the **Insured Person** following loss of such card during a **Period of Travel** up to the Sum Insured stated in respect of Section F in the Table of Benefits. Underwriters' liability shall be limited to those amounts not covered by any guarantee given by the bank or issuing company to the **Insured Person** in respect of such losses.

Exclusions Applicable to Section F

Underwriters shall not be liable for claims resulting from:

- Error or Omission:**
1. delay, errors or omissions in receipts, payments, accountancy or from depreciation in value;
- Not Reported to Police:**
2. losses which are not reported to the Police or appropriate authorities within 48 hours of discovery or as soon as is reasonably practicable;
- Not Reported to Issuing Company:**
3. loss of credit cards, charge cards, travel cards, bankers' cards, or cheques where the loss is not reported to the issuing company or bank in accordance with the conditions under which the card(s) or cheque(s) was issued;
- Confiscation:**
4. confiscation, requisition, detention, destruction or damage by customs authorities or other such officials;

Condition Applicable to Section F

- Compliance With Terms & Conditions of Issue:**
1. Underwriters shall only be liable in respect of the fraudulent use of credit cards or bankers' cards if the **Insured Person** has complied with the terms and conditions under which the card was issued.

- Supervision of Money:
- The **Insured Person** shall at all times exercise reasonable care in the supervision of insured Cash, cheques, postal orders, travel tickets, travel cards, passports, driving licences, green cards or petrol coupons.

SECTION G - PERSONAL LIABILITY INCLUDING LEGAL EXPENSES

- Cover Section G - Personal Liability:
- Underwriters shall indemnify the Assured on behalf of the **Insured Person** up to the Limit of Liability stated in Section G of the Table of Benefits against all sums which the **Insured Person** shall become legally liable to pay for claims made for accidental bodily injury or accidental loss of or damage to property occurring during the **Operative Time**.

Underwriters will pay all costs and expenses up to the amount stated in the Table of Benefits and incurred with the prior written consent of Underwriters in respect of any claim under this Section.
- Cover Section G - Legal Expenses:
- Underwriters shall also indemnify the Assured on behalf of the **Insured Person** in respect of legal costs and expenses up to but not exceeding the amount stated in the Table of Benefits incurred with Underwriters' prior written consent by or on behalf of an **Insured Person** in the pursuit of a claim against a third party who has caused bodily injury to, or illness or death of the **Insured Person** by an incident occurring during the **Operative Time**. Underwriters reserve the right to withdraw at any stage from an action, and they shall not be liable for any further expense incurred after such withdrawal.

Conditions and Limitations of Section G

- Immediate Notice of any occurrence:
- The Assured or **Insured Person** shall give immediate notice to Underwriters of any occurrence for which there may be a claim under this Section and shall provide Underwriters with such particulars and information as Underwriters may require and shall forward to Underwriters immediately on receipt any letter, writ, summons and process and shall advise Underwriters in writing immediately the Assured or **Insured Person** has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence.
- No Admission of Liability:
- No admission of liability or offer, promise or payment shall be made without the prior written consent of Underwriters. Underwriters shall be entitled at their discretion to take over and conduct in the name of the Assured or **Insured Person** the defence or settlement of any claim and to prosecute at their own expense and for their own benefit any claim for compensation or damage against any other person. The Assured or **Insured Person** shall give all information and assistance that may be required.
- Prior Consent:
- There shall be no cover for legal costs and expenses incurred by an Assured or **Insured Person** without the prior written consent of Underwriters, which shall not be unreasonably withheld.

Exclusions Applicable to Section G

Underwriters shall not be liable for any claim resulting from:

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| Family or Employees: | 1. bodily injury to: <ul style="list-style-type: none">(a) any member of the Insured Person's family(b) any person who is under a contract of service with the Insured Person and which arises out of and in the course of his employment by the Insured Person; |
| Own Property: | 2. loss or damage to property belonging to or in the custody or control of the Insured Person , his family or of any servant or agent of the Insured Person ; |
| Land, Buildings: | 3. the ownership, co-ownership, possession or use by the Insured Person of any land or buildings; |
| Vehicle Liability: | 4. or arising out of the ownership, co-ownership, possession, use or whilst under the control of the Insured Person of any mechanically propelled vehicle (other than golf buggies), aircraft, hovercraft, or watercraft (other than hand propelled watercraft, sailboards, surfboards, foot propelled paddle boats and inflatable sailing dinghies); |
| Liability Assumed by Agreement: | 5. liability assumed by the Insured Person by agreement unless such liability would have attached to the Insured Person in the absence of such agreement; |
| Professional Liability: | 6. the practice of a profession or occupation of an Insured Person or the supply of goods and services by an Insured Person ; |
| Officiating: | 7. liability arising out of any action or decision made during the course of officiating at any event for which purpose the Period of Travel was undertaken; |
| <p>Underwriters shall not be liable for:</p> | |
| Claims Against Travel Agents: | 8. costs incurred in the pursuit of claims against a travel agent, tour operator, carrier, insurer or insurer's agent. |

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

Underwriters shall not be liable under this Policy for:

- War:**
1. (a) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or
 - (b) war in Europe, whether declared or not, other than:
 - (i) civil war,
 - (ii) any enforcement action by or on behalf of the United Nations,
- in which any of the countries stated in (a) above or any armed forces thereof are engaged.
- Terrorism:**
2. loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of an act of terrorism.
- For the purpose of this exclusion "an act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- If the Underwriters allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Assured/**Insured Person**.
- Ionising Radiation:**
3. (a) death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
 - (b) any legal liability of whatsoever nature;
- directly or indirectly caused by or contributed to by or arising from
- (i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- Mountaineering, Racing, Diving, Aviation:**
4. death, disablement, loss or expense arising from mountaineering or rock climbing normally involving the use of ropes or guides, pot holing, all forms of racing, diving involving the use of breathing apparatus, any form of operational duties as a member of the armed forces, professional entertaining or aviation other than when travelling by air as a passenger.

- Wilful Self-Injury:** 5. death, disablement, loss or expense arising from wilful self-injury, suicide, attempted suicide, psychiatric disorders, deliberate exposure to exceptional danger (except in an attempt to save human life) or the **Insured Person's** own criminal act.
- Persons Aged 76 or Over:** 6. an **Insured Person** who has reached his 76th birthday on the commencement date of the **Period of Travel** (except where Underwriters prior agreement has been obtained).
- Winter Sports:** 7. winter sports (other than skating or curling or where the Assured is engaged in a winter sport) unless such cover has been agreed by Underwriters and the appropriate Additional Premium paid.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

- Terminal Prognosis, Against Advice, Intention to Obtain Treatment:** 1. It is a general condition of this Insurance that the **Period of Travel** is not commenced
- a) after receipt of a terminal prognosis.
 - b) against the advice of a registered qualified medical practitioner.
 - c) while receiving in-patient treatment or awaiting such treatment.
 - d) with the intention of obtaining medical treatment during the **Period of Travel**.
- No Interest Payable:** 2. No sum under this Policy shall carry interest and Underwriters shall not be affected by any notice of trust, charge, lien, assignment or any other dealing relating to this Policy.
- Gender:** 3. All words appearing in the gender of one sex shall be taken to include both sexes.
- Cancellation:** 4. This Policy may be cancelled by or on behalf of the Underwriters by 30 days notice given in writing to the Assured at their last known address. Notice shall be deemed to be duly received in the course of post if sent by pre-paid letter post properly addressed.
- Law & Jurisdiction:** 5. This policy shall be governed in accordance with the Laws of the Country stated in the Schedule whose courts shall have jurisdiction in any dispute arising hereunder.

CLAIMS CONDITIONS AND PROCEDURES

- Notice of Loss:** 1. On the happening of any event likely to give rise to a claim under this Policy written notice shall be given immediately, or as soon as is reasonably practicable, to Aon Limited at the address shown in the Schedule.
- Duty Following Illness, Injury, Disease:** 2. The **Insured Person** shall as soon as possible following accidental bodily injury sustained or illness or disease manifesting itself for which insurance is provided hereunder, place himself under the care of and follow the advice of a registered qualified medical practitioner. There shall be no claim under this Policy should the **Insured Person** fail to follow such advice or treatment prescribed.

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| Serious Medical Circumstances: | 3. In the event of a serious medical emergency during the Operative Time involving the Insured Person which may entail repatriation or treatment as a hospital in-patient, Specialty Assist Limited should be contacted as soon as is practicable. |
| Specialty Control of Claim: | 4. The Assured and/or any Insured Person should not try to provide solutions to problems encountered without involving Specialty Assist Limited as this may prejudice reimbursement of expenses. |
| Repatriation: | 5. Repatriation will be organised by Specialty Assist Limited by the most appropriate method including, if necessary, the use of air services and qualified medical attendants. |
| Specialty Contact Details: | 6. Specialty Assist Limited can be contacted at the numbers shown in the Schedule or on the provided Emergency Assistance card. When speaking to the emergency helpline the Emergency Card number and/or Policy Number should be quoted. |
| Certificates, Information and Evidence: | 7. The Assured or Insured Person shall at his own expense furnish to Underwriters such certificates, information and evidence as Underwriters may from time to time reasonably require, in the form and of the nature prescribed by Underwriters. Underwriters shall be allowed at their own expense and upon reasonable notice to the Insured Person to arrange a medical examination of the Insured Person from time to time, or in the case of death, upon reasonable notice to the Insured Person's legal representatives, to have a post-mortem examination of the body. |

The following clause(s) attach to and form part of the contract.

ACCUMULATION LIMIT FROM A SINGLE CAUSE

In the event of an **Accident** involving more than one **Insured Person** from a single cause Underwriters will not be liable for more than the amount stated in the Schedule.

The benefit payable by Underwriters in respect of each **Insured Person** will be reduced in the proportion which the above amount bears to the total amount otherwise payable under the Policy.

179GS/1

LOCKER ROOM TREATMENT EXCLUSION

It is understood and agreed that Underwriters shall not be liable in respect of any claim arising from locker room treatment, physiotherapy, massage and manipulative treatment and the like incurred during the course of training for, or participating in, an event.

180GS/1

**GENERAL EXCLUSION 2 – TERRORISM REPLACED WITH
NUCLEAR/CHEMICAL/BIOLOGICAL TERRORISM EXCLUSION**

It is understood and agreed by Underwriters that General Exclusion 2 - Terrorism is deleted and replaced by the following:

**Nuclear/Chemical/Biological Terrorism Exclusion
(LSW 1175 amended)**

It is agreed that, regardless of any contributory cause(s), this insurance does not cover any claim(s) in any way caused or contributed to by an act of war or terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Underwriters allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

181GS/1

EXTENSION TO INCLUDE PERSONS AGED 76 AND OVER BY PRIOR DECLARATION

It is understood and agreed by Underwriters that General Exclusion 6 – Persons Aged 76 and over may be deleted in respect of an individual requiring cover subject to:

1. completion and return of a satisfactory Declaration of Health by the person to be insured
2. agreement of the Underwriter prior to the commencement of the first **Period of Travel** for which cover is required. Where a **Period of Travel** has already commenced, cover shall be effective from the date agreed by Underwriters.
3. agreement to any additional Terms or Conditions imposed by the Underwriter
4. notification in writing, or by completion of a fresh Declaration of Health, should the **Insured Person's** health or medical treatment received subsequently change from that declared in the original agreed Declaration of Health. Failure to notify Insurers of such a change may result in any subsequent claim being declined by Underwriters.

182GS/1