

# Executive Risk Solutions Policy Schedule

<b>Policy Number:</b>	FV810540
<b>Insured Name:</b>	Scottish Power Kite Association
<b>Insured Address:</b>	Old Stables House North Wynd Collinsburgh Leven Fife KY9 1LU
<b>Broker:</b>	Perkins Slade Limited
<b>Business Description:</b>	Administration, Promotion, Development of the sport of Power Kiting, Kite Buggyng, Para Kiting, Kite Boarding on Land or Snow, Snow Kiting, Kite Surfing, Kite ATB'ing & Scudding. Organisation of events, participation in competition, attendance by Association, Officials & Members in external competition sanctioned by the association or whilst representing the Association in the participation of the sport or activity or in the administration and running of the Association.  Association arranged presentation ceremonies and social events or whilst representing the Association as such events
<b>Policy Period:</b>	<b>From:</b> 1 <sup>st</sup> October 2013 <b>To:</b> 31 <sup>st</sup> August 2014
<b>Renewal Date:</b>	1 <sup>st</sup> September 2014
<b>Premium:</b>	£550.68 plus 6% Insurance Premium Tax = £583.72
<b>Policy Form Reference:</b>	Zurich Executive Risk Solutions wording - ZCYF156.01

<b>Operative Clauses:</b>	<b>Cover Section</b>	<b>Operative</b>
<b>Section A</b>	Directors & Officers Liability	Yes
<b>Section B</b>	Corporate Liability	Yes
<b>Section C</b>	Employment Practices Liability	No
<b>Section D</b>	Pension Trustees Liability	No
<b>Section E</b>	Employee Dishonesty	No

**SECTIONS OF COVER:**

Each limit of indemnity is in the aggregate including defence costs

<b>Section A (Directors &amp; Officers Liability)</b>	<b>Limit of Indemnity:</b>	<b>£1,000,000</b>
	<b>Excess Applicable:</b>	<b>£nil</b>
<b>Section B (Corporate Liability)</b>	<b>Limit of Indemnity:</b>	<b>£1,000,000</b>
	<b>Excess Applicable:</b>	<b>£5,000</b>
<b>Section C (Employment Practices Liability)</b>	<b>Limit of Indemnity:</b>	<b>£N/A</b>
	<b>Excess Applicable:</b>	<b>£N/A</b>
<b>Section D (Pension Trustees Liability)</b>	<b>Limit of Indemnity:</b>	<b>£ no coverage</b>
	<b>Excess applicable in respect of Trustee Claims:</b>	<b>£ no coverage</b>
	<b>Excess applicable in respect of Entity Claims:</b>	<b>£ no coverage</b>
<b>Section E (Employee Dishonesty)</b>	<b>Limit of Indemnity:</b>	<b>£ no coverage</b>
	<b>Excess Applicable:</b>	<b>£ no coverage</b>

<b>Claims Contact Details:</b>	Address:	Financial Lines, London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R 7DD
	Telephone Number:	+44(0)207 648 3166
	Facsimile Number:	+44 (0)845 600 4034
	Email:	<a href="mailto:professional&amp;financial.lines.newclaims@uk.zurich.com">professional&amp;financial.lines.newclaims@uk.zurich.com</a>

**ENDORSEMENTS APPLICABLE:**

**Absolute Bodily Injury and Property Damage exclusion**

The injury and damage exclusion is amended to:

This policy does not cover **financial loss** in respect of any **claim** arising from or in connection with mental or emotional distress (but not in respect of employment claims), bodily injury, sickness, disease or death of any person including any consequential loss directly resulting therefrom.

This policy does not cover **financial loss** in respect of any **claim** arising from or in connection with damage to, or destruction of, any tangible property including loss of use and any consequential loss directly resulting from that damage or destruction.

All other terms and conditions remain unaltered

## **Abuse**

This policy does not cover **financial loss** in respect of any claim arising from or in consequence of alleged physical **abuse**, emotional **abuse**, neglect, sexual **abuse** or bullying of any person.

For the purpose of this policy **abuse** shall be defined as:

### **Abuse:**

- a) Acts of hurting or injuring mentally or physically by maltreatment or ill use.
- b) Acts of forcing sexual activity upon, rape or molestation or
- c) Repeated or continuing contemptuous coarse or insulting words or behaviours.

All other terms and conditions remain unaltered

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Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/fsaregister](http://www.fsa.gov.uk/fsaregister) or by contacting them on 0845 606 1234.

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