

SPORTSCOVER™

POLICY SCHEDULE

You will only be entitled to insurance cover under the below section or sections

Policy Numbers	PLON99/0085044 , PLON99/0085046
-----------------------	---------------------------------

Policyholder

The Insured	Individual Members of the Angling Trust and Fish Legal
Address	Address details of each individual held by Angling Trust
Sport/Activities	Angling

Period of Insurance

From	25 th July 2017	To	24 th July 2018
-------------	----------------------------	-----------	----------------------------

Territorial Limits	Territorial Limit 32.3 is amended to read: elsewhere in the world excluding the United States of America and Canada, their territories, possessions, dependencies or protectorates in respect of Bodily Injury or Property Damage caused by Products, unless otherwise specified on the Schedule. However this exclusion shall not apply to temporary visits of not more than 90 days of non-residents of the United States of America.
Underwritten by	Certain Underwriters at Lloyd's
General Conditions	None
	AUTHORISED SIGNATURE Issued subject to the terms of the attached Policy Wording and signed by the authorised representative of Sportscover Europe Ltd on behalf of the Underwriter/s detailed above. 

Cover Provided	<p>PUBLIC & PRODUCTS LIABILITY</p> <p>Limit of Indemnity: £10,000,000 any one Occurrence, but limited to £10,000,000 in the aggregate in respect of Products Liability</p> <p>Excess: £250</p> <p>PROFESSIONAL INDEMNITY</p> <p>Limit of Indemnity: £10,000,000 any one Claim, limited to £10,000,000 in the aggregate.</p> <p>Retroactive Date 25/07/16</p> <p>Excess: £Nil</p> <p><u>Cyber Extension</u></p> <p>This Extension forms part of, and is to be read in conjunction with Section B - Professional Indemnity. All terms, Definitions Conditions and Exclusions noted apply.</p> <p>This extension is Claims Made.</p> <p>Limit of Liability: £250,000 any one loss and in the aggregate any one Period of Insurance inclusive of all legal costs incurred.</p> <p>Excess: £250 each and every Claim</p>
	<p><u>Operative Clause</u></p> <p>If, solely as a result of The Business, during the Period of Insurance and after the Retroactive Date, a Claim is made against the Insured arising directly or indirectly from;</p> <p>the content of the Insured's website, email, intranet or extranet, including alterations or additions made by a hacker, for actual or alleged;</p> <p>infringement of any intellectual property rights, including any copyright, trademark, passing off or linking to or framing of another page; or</p> <p>defamation, including libel, slander or malicious falsehood; or</p> <p>the negligent transmission of a computer virus to anyone with whom the Insured does business or to anyone who uses the Insured's website in the course of their business; or</p> <p>a breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for personal data; or</p> <p>the unauthorised collection or misuse of any data concerning any customer or potential customer which is either confidential or subject to statutory restrictions on its use and which the Insured obtained through the internet or extranet or website and hold electronically,</p> <p>We will indemnify the Insured against the sums the Insured has to pay as compensation.</p> <p>Furthermore We shall pay legal costs incurred with Our prior consent, but We will not pay costs for any part of a claim not covered under Section B.</p> <p><u>Data Protection Act 1998</u></p> <p>We will indemnify the Insured against legal costs and expenses incurred in the defence of any criminal proceedings brought for a breach of the Data Protection Act 1998 committed or alleged to have been committed during the Period of Insurance including costs of prosecution awarded against the Insured and legal costs and expenses incurred with the consent of The Company in an appeal against conviction arising from such proceedings.</p> <p>Provided that We shall not be liable for the payment of fines or penalties imposed upon the Insured.</p>

Cover Provided	<u>Conditions</u>	
	We will not make any payment under this Extension if the Insured has failed to:	
	take reasonable steps to use, maintain and upgrade any program which protects against computer viruses or any unauthorised use of or access to the Insured's computer system, network, electronic link or website;	
	make back-up copies of any data, file or program at reasonably frequent intervals;	
	cancel any username, password or other security protection after the Insured became aware or had reasonable grounds to suspect that it had been made available to any unauthorised person; or	
	take reasonable steps to ensure that all personal data held by the Insured is encrypted	
	PERSONAL ACCIDENT	
	Clause 4.1 Capital Benefits	The percentage of this amount which is £5,000 Payable for each of events 4.1.1 to 4.1.6
	The benefits payable will be the following percentage of the capital benefits specified above.	
	4.1.1. Death of Insured Persons aged 18 years and over.	100%
Death of Insured Persons aged less than 18 years.	20%	
4.1.2. Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot.	100%	
4.1.3. Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye.	50%	
4.1.4. Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot.	25%	
4.1.5. Total and permanent disablement (other than disablement resulting from Events referred to in Capital Benefits 4.1.2, 4.1.3. and 4.1.4.) from engaging in or attending to any profession, business or Occupation whatsoever provided always that the benefits shall not be payable until such Disablement has continued for a period of 12 calendar months.	100%	
4.1.6	If the Insured Person becomes totally and permanently disabled as a result of injury sustained whilst travelling to or from an event in which they are engaged to play for the Insured, We will pay 20% of the applicable capital benefits shown on the Policy Schedule.	
<u>Extension:</u>		
Loss of income caused by Illness by Weil's Disease (Leptospirosis). Section limit £50 per week		
Benefits		
Loss of two eyes days applies	£50 per week up to a maximum of 52 weeks, an excess of 14 days applies	
Permanent total disablement days applies	£50 per week up to a maximum of 52 weeks, an excess of 14 days applies	
Temporary total disablement days applies	£50 per week up to a maximum of 52 weeks, an excess of 14 days applies	