

Perkins Slade

Confirmation of Insurance

Insured:

PKSF Insured Number:

Period of Insurance: From:
To:

Activities: Powerkiting, Kite Buggyng, Kite Boarding on Land, Kite Skiing, & Kite Surfing
Including Participation in Events, Social & Competitive Activies as Recognised by your Association

Insurer: Royal & SunAlliance Insurance

It is hereby certified that the above named insured is covered in accordance with the following details, subject to the Terms, Conditions and Exclusions of Policy No. **37L/GA00004416** issued by Royal & Sun Alliance Group (the Company).

CIVIL LIABILITY

This covers Legal Liability for damages and Legal Costs arising out of third party loss, injury or damage, in connection with the Activities described above **and notified to the insurers during the Period of Insurance**. Cover includes Breach of Professional Duty, damage to leased & rented premises, member to member liability, indemnity to principals & liability arising out of goods sold or supplied, including refreshments.

Limit of Indemnity: £5,000,000 any one event.
In respect of goods sold or supplied, this limit applies in the aggregate in any one period of insurance.

BASIS OF COVER

The Civil Liability policy is written on a claims made basis. This means that a claim will be notified under the policy, which is in force at the time that you first become aware that a claim may be made against you and not at the time the alleged error occurred. Therefore, notification of an incident, which occurred prior to the start date of the policy but of which you are not aware, will be dealt with under the policy irrespective of the date of the incident. Likewise, should policy cover cease and a claim subsequently arise from activities undertaken in the past, that claim would be uninsured.

PRINCIPAL EXCLUSIONS

Liability arising out of:

- [i] Criminal Acts of the Insured
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] Or in connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.

CLAIMS NOTIFICATION

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability, do not make an offer or promise to pay.

GEOGRAPHICAL LIMITS

Cover is provided on a worldwide basis for individuals who are resident in the United Kingdom

The above is a summary of the Master Policy held by Perkins Slade Ltd , a copy of which is available on request.

Signed on behalf of the Company



Royal & Sun Alliance Insurance plc and Perkins Slade Ltd are authorised and regulated by the Financial Services Authority
Royal & Sun Alliance Insurance plc (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex,
RH12 1XL

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, would ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claim Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be re-imbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.