



AMATEUR BOXING SCOTLAND LTD CONFIRMATION OF INSURANCE COVER

The Insured: Amateur Boxing Scotland Ltd (ABS Ltd) & all members of Affiliated Clubs.

Activities Insured: All activities controlled, sponsored, recognised/authorised by Amateur Boxing Scotland Ltd

Period of Insurance: 1 August 2011 to 31 July 2012 – Cost £115.70

Membership of the Association is granted under the provisions laid down by the Articles of the Association to clubs and members who have paid their annual subscription and registered with their Regional Association. Membership and registration of the Association automatically includes insurance in accordance with the following details, subject to the Terms, Conditions and Exclusions of the policies issued by Insurers and arranged by Henderson Insurance Brokers Ltd, 1 Whitehall Riverside, Leeds LS1 4BN, Telephone: 0113 2615088

Public/Products Liability: Policy No: PLON99/0071508

Insurer: Sportscover Europe Ltd

Indemnity to the Insured for legal liability for death, bodily injury or disease to third party persons and/or loss or damage to third party property in connection only with activities controlled, sponsored, recognised or authorised by Amateur Boxing Scotland Ltd and notified to the insurers during the Period of Insurance.

For any activities not controlled, sponsored, recognised and/or authorised by Amateur Boxing Scotland Ltd, individual clubs must arrange their own Public Liability Insurance.

Liability extends only to legal liability arising out of activities and events which are controlled, sponsored, recognised and/or authorised by Amateur Boxing Scotland Ltd and this is not a substitute for the club's own insurance arrangements.

All clubs are advised to arrange their own Public Liability cover where appropriate; to take account of events and activities not within the above definition.

Limit of Liability: Public Liability	£5,000,000 any one event.
Products Liability	£5,000,000 each and every loss and in the aggregate.

In respect of goods sold or supplied, the limit applies in the aggregate in any one period of insurance. Exclusions are Abuse, Own Property, Use of Aircraft and Watercraft, Assault/Battery & Deliberate Violence, Sexual Assault & Harrassment, War Risks, Pollution other than sudden and accidental.

Professional Indemnity: Policy PLON99/0071508

Insurer: Sportscover Europe Ltd

Legal Liability for breach of professional duty. Indemnity for damages and claimants costs and expenses which the insured becomes legally liable to pay as a result of any claim made against the insured for breach of professional duty arising out of any negligent act, error or omission. This is applicable to employed coaches, instructors and trainers.

Limit of Indemnity: £2m each claim in the aggregate in respect of all claims in any one period of insurance.

Exclusions are Prior Claims or actions, Fraud or Dishonesty, As a result of insolvency, bankruptcy of the Insured, Physical Assault, Non-Medically prescribed drugs, War Risks, Terrorism, Wilful breach of Duty.

Employers Liability: NOT INSURED – Clubs must ensure that if they employ any person they must put this cover in place themselves.

Personal Accident : Policy No: 64799601

Insurer: Chubb Insured Person:

Any Amateur Boxing Member of an affiliated ABS Ltd Clubs. Recreational boxers are not included.

Cover:

If during the operative time the Insured Person sustains accidental bodily injury which within two years is the sole cause of Death or Disablement for which the Benefit is claimed the Company will pay to the Insured Person the appropriate Benefit shown.

Operative Time:

Whilst the Insured Person is anywhere in the World and is i) taking part in any contest or competition organised by the ABS Ltd, ii) taking part in training organised by the ABS Ltd or Insured Person's club under the supervision of an instructor or official of the ABS Ltd or Insured Person's Club or iii) travelling directly to or from, other than by air or motorcycle, any contest of competition within Great Britain organised by the ABS Ltd, iv) Travelling to or from any contest or competition held outside Great Britain.

ABS Ltd does not provide insurance for premises of individual clubs or their content. Nor for travel and accident cover for 'club' overseas (outside of Scotland) trips. The ABS Ltd policy does not cover individual clubs for public liability. This is a responsibility of individual clubs. ABS Ltd does cover public liability for tournaments or shows held in a club where an officially sanctioned ABS Ltd permit has been granted.

An important consideration for any Club is public liability insurance. This covers a club for any claim by an individual or organisation who may visit or hire the club facility. The ABS Ltd

insurance policy does not cover this service. For further advice on individual club insurance requirements you may wish to contact Henderson Insurance Brokers Limited on 0113 261 5085.

Liability

Office Combined Policy

On behalf of its members ABS Ltd insures itself. This cover includes the national office in Livingston, its contents and equipment. Importantly the ABS also insures against "Business Interruption" allowing ABS Ltd to set up alternative office premises in the event of an emergency.

Combined Liability

This insurance provides indemnity to ABS Ltd for legal liability to pay damages and legal costs arising out of bodily injury (including death) sustained by an employee arising out of, and in the course of, employment. This cover protects ABS Ltd following injury to their employees.

It does not cover employees of Member Clubs who should arrange their own cover.

The policy also covers legal liability for Death, Injury or Damage to Third Parties or their property. This cover applies to activities sponsored, authorised or recognised by ABS Ltd (e.g. training of boxers, permitted shows).

For other activities **not** sponsored, authorised or recognised by ABS Ltd clubs should arrange their own Public Liability Cover.

All affiliated clubs, officials, coaches and boxers are covered by this important insurance.

Cover does not extend to cover liability arising out of alleged physical abuse.

The ABS Ltd insurance policy does NOT cover abuse, road traffic liability, contractual liability, asbestos, libel, or slander.

Group, Personal Accident and Travel Cover

The policy provides cover for any Scottish Team, boxer, coach, official, employee, Board member, or other Member of the ABS Ltd when travelling on agreed designated ABS Ltd business.

This covers applies to any ABS Ltd tournaments, boxing engagement, contest or squad training in the UK and the World. It does not cover air travel within the UK and excludes all motorcycle travel. This cover applies in respect of Personal Accident Cover anywhere in the World.

Travel cover relates to medical expenses and emergency travel expenses (excluding whilst within UK). This does cover clubs for Personal Accident (but not medical costs) where clubs arrange overseas trips, personal accident cover applies, provided there is a written agreement from ABS Ltd for boxing cover only. However, there is no cover for travel / medical expenses for boxers unless they are part of a national team.

Any contest or tournament held by an affiliated club or member of ABS Ltd must have an officially sanctioned 'Permit', for it to have insurance cover.

All policies may be subject to change from time to time to reflect the needs of ABS Ltd, its affiliated clubs and members.

PERSONAL ACCIDENT SPECIFICATION

Category

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Insured Persons

Any amateur boxing member of the insured club resident in the United Kingdom

Operative Time

While an insured person is (a) Taking part in any contest or competition organised by the insured (b) Taking part in training organised by the insured or by the insured persons club under the supervision of an instructor or official of the insured or an insured persons club Travelling (other than by air or motorcycle) to and from any contest or competition in Great Britain organised by the insured (d) Travelling (other than by air or motorcycle) directly to or back from any training session organised by the insured (e) Travelling to or from any contest or competition which is held outside Great Britain

CORE BENEFITS

Benefit per Insured Person	Sum Insured
1. Accidental Death	£12,500
2. Loss of Limb(s) (one or more) and /or Loss of Sight	£50,000
3. Permanent Total Disablement	£50,000
4. Total Loss of Hearing a) in both ears b) in one ear	£50,000 £12,500
5. Total Loss of Speech	£50,000
6. Permanent Partial Disablement <i>See http://search.chubb.com/FormSearchEUZ/ (Ref: CAHP2) for definition</i>	Not Applicable
7. Temporary Total Disablement Benefit Period Deferment Period	£50 per week 104 weeks 7 days
8. Temporary Partial Disablement Benefit Period Deferment Period	Not Applicable Not Applicable Not Applicable

EXTENSIONS

Benefit per Insured Person	Sum Insured
9. Paraplegia	Not Applicable
10. Quadriplegia	Not Applicable
11. Partner Disability Benefit	Paraplegia £25,000 Quadriplegia £100,000
12. Child Benefit	£5000 per Child
13. Executor Expenses	Up to £2,000
14. Funeral Expenses	Up to £10,000
15. Rehabilitation a) Retraining Expenses b) Partner Training Expenses c) Disability Assistance Expenses d) Relocation Expenses e) Domestic Assistance Expenses f) Childcare Expenses	Up to £15,000 Up to £15,000 Up to £25,000 Up to £25,000 Up to £50 per week to a maximum of £5,000 Up to £5,000
16. Travel for Out-Patient Treatment Expenses	Up to £100 per week up to a maximum of £1,000
17. Travel to Hospital Expenses	Up to £100 per day up to a maximum of £3,000
18. Travel to Work Expenses	Up to £100 per day up to a maximum of £10,000
19. Personnel Replacement Expenses	Up to £500 per week (maximum £5,000)
20. Recruitment Expenses	Up to £5,000
21. Coma Benefit	£50 per day up to 104 weeks
22. Hospital Confinement Benefit	£50 per day up to 52 weeks
23. Medical Expenses	Up to £20,000
24. Dental Expenses	Up to £2,000
25. Assault a) Damage to Personal Property b) Medical Expenses following Workplace Assault	Up to £1,000 Up to £5,000