

Document Reference Code

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Perkins Slade Ltd
3 Broadway
Broad Street
Birmingham
B15 1BQ
Tel: 0121 698 8000
Fax: 0121 625 9000
E-mail: info@perkins-slade.com
Website: www.perkins-slade.com

Status Disclosure - About Our Insurance Services

1. The Financial Services Authority (FSA).

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer a product from Royal & Sun Alliance Insurance plc for Civil and Employers' Liability.
- We offer a product from Zurich Insurance for Excess of Loss - Legal Liability.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Civil Liability and Employers' Liability.

4. What will you have to pay us for our services?

- No fee

You will receive a quotation which will tell you about other fees relating to any particular Insurance Policy.

5. Who regulates us?

Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302886.

Our permitted business is for insurance mediation activities from 14 January 2005.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Perkins Slade Ltd has no holding direct or indirect that represents voting rights in any insurance undertaking and no insurance undertaking has any voting rights or capital in Perkins Slade Ltd.

7. Complaints

If you wish to register a complaint, please contact us:

- ... **in writing** Write to the Chairman Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ.
- ... **by phone** Telephone: 0121 698 8000.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

(or)

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

[Further information about compensation scheme arrangements is available from the FSCS.](#)



Royal & Sun Alliance Insurance Plc CCPR Sports Scheme Combined Liability

Policy Summary

This Liability policy is an annually renewable Combined Liability Insurance, underwritten by Royal & Sun Alliance Insurance plc.

This policy provides cover in respect of:

- Civil Liability (including: Public Liability, Products Liability, Professional Indemnity)
- Employers' Liability
- Directors & Officers Liability
- Abuse Liability

Important Information

This Policy Summary also gives you important information on the following:

- Your 'Right to Cancel'
- Making a Claim
- Our complaints procedure
- The Financial Services Compensation Scheme.

The following tables provide only a summary of the main policy features & benefits and the significant exclusions and limitations. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request.

General Overview of Cover Provided

The Civil Liability section of the policy provides cover for Public Liability, Products Liability and Professional Indemnity claims up to the Limit of Indemnity. The section applies in respect of civil liability to pay damages in respect of claims arising out of the conduct of the Business or Insured Activities that are made against the Insured and notified to the Company during the Period of Insurance.

The Civil Liability section also provides legal liability for associated claimant legal costs.

The Civil Liability section of the policy provides cover for all liability to pay damages under civil law unless otherwise excluded under the list of policy Exclusions and always subject to the Limit of Indemnity.

Cover therefore includes liability:

- Arising out of Injury to any person (excluding any Person Employed)
- In respect of loss or damage to third party property
- In respect of nuisance and trespass
- In respect of libel and / or slander committed in good faith
- Arising out of advice tuition or coaching provided

In certain circumstances cover may include member to member liability. This cover applies where one Insured member brings a claim against another Insured member. If this cover is provided, it will be noted clearly on the Policy Schedule or Certificate.

The Employers' Liability section of the policy provides protection against your legal liability for damages and legal costs arising from Injury to any Person Employed caused during the Period of Insurance and arising out of and in the course of employment in your Business. This section means that you comply with your statutory requirement to obtain this cover.

The Directors and Officers Liability section of the policy provides Insured Persons (Directors & Officers) with protection against personal liability for Wrongful Acts for which the Company has not provided indemnity. Protection is also provided to the Insured Company where they are permitted or required to indemnify Insured Persons for Wrongful Acts.

The Abuse section of the policy provides cover for your legal liability to pay damages and associated legal costs following claims for accidental Injury caused by acts of abuse. The policy covers claims that are made against you and notified to the Company during the Period of Insurance.

CIVIL LIABILITY INSURANCE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover</p> <ul style="list-style-type: none"> • Civil Liability to pay damages arising out of the Business. • Wrongful arrest or wrongful imprisonment of a member of the public. • Civil liability in respect of libel and / or slander committed in good faith. • Civil liability arising out of advice tuition or coaching provided in connection with the Business or Insured Activities. • Contingent Motor Liability. • Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage. • The policy covers claims that are first made against the Insured and circumstances first notified to the Company via Perkins Slade during the Policy Period. 	<ul style="list-style-type: none"> • The minimum Limit of Indemnity provided for Civil Liability will usually be £2,000,000 any one claim. Higher limits can often be provided. • The minimum Limit of Indemnity provided for Products Liability and Pollution will usually be £2,000,000 any one Period of Insurance. Higher limits can often be provided. • The Policy will include the claimant's costs and expenses in addition to the Limit of Indemnity. • Excludes Civil Liability in respect of: <ul style="list-style-type: none"> - risks that require more specific insurance e.g. Motor, Marine. - injury to any Person Employed. - loss of or damage to property in your custody or control. - pollution unless caused by a sudden identifiable unintended and unexpected incident. - contractual liability for any product supplied unless liability would have attached in absence of an agreement. - any legal action brought against the Insured in a Court of Law within the United States of America or Canada other than in certain circumstances. - fines, penalties or punitive damages. - damage to products supplied and work and the repair, replacement or recall of same work. - claims arising out of or in connection with asbestos. - repair of defects in premises disposed of. - claims arising out of or in connection with damage to any Data. - nuclear risks. - war risks. - deliberate, dishonest or foreseeable acts. - infringement of trademark name registered design copyright or patent right. - medical negligence. - abuse. • Directors and Officers liability for any wrongful act employment wrongful act or wrongful trading. • Activities undertaken in any country or area within a country undertaken against the advice of the British Foreign & Commonwealth Office. • Some other specific events may be excluded or cover may be qualified. • Claims arising from loss happening prior to the retroactive date stated in the schedule.

EMPLOYERS' LIABILITY INSURANCE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover</p> <ul style="list-style-type: none"> • Employers' Liability. Injury of any person employed caused during any period of insurance. Injury is defined as bodily injury death disease or illness. • Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury. • Meets the requirements of the Employers' Liability (Compulsory Insurance) Act 1969. 	<ul style="list-style-type: none"> • Limit of Indemnity for Employers' Liability £10,000,000 any one event (restricted to £5,000,000 in respect of terrorism), inclusive of all legal costs. • Covers Employees temporarily working overseas. • Indemnity does not apply for; <ul style="list-style-type: none"> - nuclear risks. - injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Community.

DIRECTORS' AND OFFICERS' LIABILITY - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover</p> <ul style="list-style-type: none"> • Claims made wording meaning that the policy covers claims first made against the Insured and circumstances first notified to the Company via Perkins Slade during the Policy Period or any applicable Discovery Period. • Past, present and future Directors and Officers are covered as Insured Persons. • Protection for Insured Persons against Loss for which they are personally liable for actual or alleged error, misstatement, misleading statement, act, omission, neglect or breach of duty, breach of trust, libel, slander, breach of contract, breach of warranty of authority, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured. • Protection of the Company for Loss for which it is permitted or required to indemnify Insured Persons. • Cover for Insured Persons and employees acting at the specific request of the Company as a director, officer, trustee or governor of any Outside Entity. 	<ul style="list-style-type: none"> • Bodily injury, mental anguish or emotional distress (except in respect of Employment Wrongful Acts), illness, disease or death of any person, or damage to tangible property. This exclusion does not apply in respect of Defence Costs associated with corporate killing. • Breach of professional duty to a client, customer or other third party who relies on advice, design specification or other professional services. • Libel and Slander. • Fines and Penalties uninsurable at law. • Retroactive Date applies to Acquisitions. • Loss directly or indirectly involving the administration of pension funds and the like. • Fraud. • Pollution. • USA/Canada.

DIRECTORS' AND OFFICERS' LIABILITY - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover</p> <ul style="list-style-type: none"> • Protection for Insured Persons against Employment Wrongful Acts including but not limited to violation of employment discrimination laws. • Defence Costs incurred by Insured Persons in defending themselves against criminal or regulatory proceeding in respect of Pollution. • Option is given for the Policyholder to purchase a Discovery Period of 12 months at 150% of the last annual premium relating to the Directors' and Officers' proportion of the premium on the basis Insurers not inviting renewal or the Insured not accepting renewal. • The Discovery Period is 180 days for Insured Persons who cease to be Directors or Officers (for any reason other than retirement) during the Policy Period. • Automatic cover for newly created subsidiaries or newly acquired subsidiaries (subject to size threshold). • Legal Representatives clause providing protection in the event of death, incompetence, incapacity or bankruptcy of natural Insured Persons. • Defence Costs for Insured Persons in fraud and dishonesty actions or in defending an action for illegal remuneration. • Knowledge possessed by one Insured Person is not imputed to other Insured Persons. • Waiver of Rights Clause. • Cover extends worldwide excluding North America. • Arbitration Clause. 	

ADDITIONAL LIABILITIES INSURANCE ABUSE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover</p> <ul style="list-style-type: none"> • Legal liability to pay damages and associated legal costs following claims for accidental Injury caused by acts of abuse. • The policy covers claims that are made against you and notified to the Company during the Period of Insurance. 	<ul style="list-style-type: none"> • The minimum Limit of Indemnity provided for Abuse will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided. • The Policy will include the claimants costs and expenses within the Limit of Indemnity. • All claims causally connected fall into the Period of Insurance of the first claim and are subject to a single Limit of Indemnity. • Excludes legal liability in respect of: • Risks that require more specific insurance e.g. Motor, Marine. • Injury to any Person Employed. • Fines, penalties or punitive damages. • Failure to comply with procedural guidelines adopted by the Insured concerning abuse. • Claims caused prior to the retroactive date stated in the schedule. • Claims arising out of circumstances known to the Insured or Persons Entitled to Indemnity prior to inception of this insurance. • Indemnity to any individual committing or alleged to have committed abuse. • Any individual, partnership, charity, trust, body, legal or commercial entity who has or has been alleged to have; <ul style="list-style-type: none"> - authorised, permitted, aided or contributed to or supported abuse. - intentionally or wilfully failed to comply with any procedure regulation or licence designed to protect children or vulnerable adults from abuse. - disregarded knowledge of abuse. - had knowledge or constructive knowledge of abuse and failed to notify relevant persons with responsibility for protecting children and vulnerable adults.

<p>General Conditions & Exclusions The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.</p>
GENERAL CONDITIONS AND EXCLUSIONS
<ul style="list-style-type: none"> • If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated. • Cover for any work undertaken Offshore is excluded. Offshore shall mean embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance on to land upon return from such offshore rig or platform. • You must at your own expense take reasonable precaution(s) to prevent any occurrence or cease any activity which may give rise to liability under the Policy and maintain all buildings furnishings ways works plant machinery and vehicles in sound condition.
EXCESSES & LIMITS
<ul style="list-style-type: none"> • Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.

IMPORTANT INFORMATION

Your 'Right to Cancel'

If having checked your policy you decide not to proceed with our insurance you have a statutory right to cancel it within 14 days starting on the date you receive your policy documentation.

To cancel please contact the organisation through which the insurance was arranged. On receipt of your instruction and, where applicable, any premiums already paid will be refunded, except where you have already made a claim under your policy.

Making a Claim

Should you wish to make a claim under your policy please call Perkins Slade Ltd on 0121 698 8040. You must provide any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claims without prior written permission. Further details of how to make a claim are included in your policy document.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. If your complaint is not resolved or you are not happy with our response and the course of actions proposed, you can progress your complaint to our Customer Relations Office.

A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details:

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Tel: 0800 1076160
Fax: 01422 325146
Email: halifax.customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied, Royal & Sun Alliance is regulated by the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0845 0801800
Email: enquiries@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.



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