

POLICY SCHEDULE

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium. This schedule together with your policy wording, any endorsements or certificates, the proposal form, broker presentation and any other information supplied shall form the basis of the contract between us and as such shall be read together as one document.

Policy number(s)	PLON99/0069017, PLON99/0069018, PLON99/0069019, PLON99/0069020
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Policyholder

The Insured	ENGLISH VOLLEYBALL ASSOCIATION LTD &/OR VOLLEYBALL ENGLAND &/OR THE BRITISH VOLLEYBALL FEDERATION
Address	SPORTS PARK, 3 OAKWOOD DRIVE, LOUGHBOROUGH, LE11 3QF
Sport/Activities	VOLLEYBALL
Membership as declared on 14/07/2010	(A) 1 ASSOCIATION (B) 13,000 INDIVIDUAL MEMBERS (C) 450 ACCREDITED CLUBS

Insurance Intermediary

Name	TOWERGATE TLC
Address	PEGASUS COURT, OLYMPUS AVENUE, TACHBROOK, WARWICK CV34 6LW

Period of Insurance (both days inclusive)

From	01/08/2010	To	31/07/2011
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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.

AUTHORISED SIGNATURE

DATED 12th August 2010

Premium Summary

Property	\$2,000.00
Employer's Liability	\$2,041.00
Professional's Professional Indemnity	71,000.00
Director's Officers' Liability	\$2,000.00
Professional's Automobile	1,000.00
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Corporate Premiums	\$21,004.00
Individual's Premiums (Total)	\$1,000.00
Total	\$23,004.00

Cover Provided

PROPERTY

Underwritten By	Sportscover Syndicate 3334 at Lloyd's	
Applicable to	Membership (A)	
<u>FIRE, PERILS, BURGLARY & THEFT SECTIONS</u>		
ITEM DESCRIPTION	SUM INSURED	SITUATION
1. Plant & Machinery	£51,751	Premises
2. Stock of Food & General	£15,000	Premises
3. Kit & Equipment	£44,179	Anywhere in Europe
4. Taraflex Roll Out Court	£23,000	Anywhere in Europe
5. Laptops/Camera/Projectors	£70,085	Anywhere in Europe
6. Laptops/Camera/Projectors	£5,000	Anywhere in Europe
Flood Cover	Insured	
Excess	£250 each and every loss increasing to £1,500 in respect of Subsidence cover only	
Conditions	Theft is consequence upon actual forcible and/or violent entry	
	solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from the Company and is stated on the Schedule	
<u>BUSINESS INTERRUPTION SECTION</u>		
ITEM DESCRIPTION	SUM INSURED	
Income/Revenue (including Payroll)	Not Insured	
Claims Preparation Costs	Not Insured	
Additional Increase in Cost of Working	£50,000	
Payroll Amount (if insured separately)	Not Insured	
Reinstatement of Documents	Not Insured	
TOTAL	£80,000	
Indemnity Period	12 months	
Excess	£250 each and every loss	
<u>MONEY SECTION</u>		
ITEM DESCRIPTION	SUM INSURED	
Money:		
In Transit	£5,000	
On Business Premises (working hours)	£5,000	
On Business Premises (outside working hours)	£500	
In Safe or Strongroom	£500	
In Personal Custody	£500	
Additional damage to safes and strongrooms	Not Insured	
Excess	£150 each and every loss	

Employers Liability	<p>Underwritten By Amlin Syndicate 2001 at Lloyd's</p> <p>Applicable to Membership (A)</p> <p>Limit of Indemnity £10,000,000</p> <p> £5,000,000 terrorism and asbestos</p> <p>Wages & Salaries £762,226 clerical & non-manual staff</p> <p> £403,590 all other employees</p> <p>Excess £Nil</p>
Public Liability & Professional Indemnity	<p><u>PUBLIC LIABILITY</u></p> <p>Underwritten By Sportscover Syndicate 3334 at Lloyd's</p> <p>Applicable to Membership (A) (B) (C). The written guidelines, practices, rules and regulations as laid down by The Insured must be adhered to at all times.</p> <p>Sum Insured (Limit of Indemnity any one occurrence) for the Sport/Activities detailed £5,000,000</p> <p>Excess £Nil</p> <p><u>PROFESSIONAL INDEMNITY</u></p> <p>Underwritten By Sportscover Syndicate 3334 at Lloyd's</p> <p>Applicable to Membership (B) (C) . The written guidelines, practices, rules and regulations as laid down by The Insured must be adhered to at all times.</p> <p>Sum Insured (Limit of Indemnity any one occurrence) for the Sport/Activities detailed £1,000,000</p> <p> Aggregate Limit £1,000,000</p> <p>Retroactive Date 01/08/2007</p> <p>Excess £Nil</p> <p>COVER AMENDMENT</p> <p>TERRITORIAL LIMITS Definition 16 of the Policy is amended to read:</p> <p>"TERRITORIAL LIMITS" means anywhere in the world in respect of:</p> <ol style="list-style-type: none"> Any act or omission occurring within these territories. The acts or omissions of persons normally resident in these territories. Personal Injury or Property Damage caused by Products. <p>JURISDICTION Exclusion (0) of the Policy is amended to read:</p> <p>Any claims brought against the Insured in the countries or jurisdiction of the United States of America or Canada</p> <p>COVER WARRANTY</p> <p>MULTI SPORTS COACHING</p> <p>WARRANTY Warranted in respect of all coaches, they must be suitably qualified to coach the sport in question. If this Warranty is not complied with, the policy coverage will not be operative.</p>

Directors & Officers Liability	Underwritten By	Sportscover Syndicate 3334 at Lloyd's
	Applicable to	Membership (A)
	Limit of Indemnity	£1,000,000
	Aggregate Limit	£1,000,000
	Excess	£Nil
	Situation	Worldwide

COVER EXTENSIONS – APPLICABLE TO PROPERTY INSURANCE

PORTABLE ITEMS

It is noted that items 3 to 6 of the Fire, Perils, Burglary and Theft Sections are covered as follows:

- a. for the perils of fire, lightning, explosion, aircraft, storm, water damage, impact, malicious damage, accidental damage (excluding whilst in use in sport) and theft subject to forcible and violent entry
- b. in any secure building
- c. at the home premises of an association employee or member whilst anywhere in Europe
- d. stored out of sight in a motor vehicle whilst anywhere in Europe
- e. in transit whilst accompanied whilst anywhere in the Europe

a. & b. above are subject to Sportscover's minimum standards of security clause

SUBSIDENCE COVER

Cover is extended to include SUBSIDENCE, GROUND HEAVE or LANDSLIP of any part of the site on which the Building(s) stands

Excluding Damage;

- a. occurring to domestic fixed fuel tanks, swimming pools, tennis courts, paved patios and terraces, yards, car-parks, roads, pavements, walls, gates and fences unless also affecting the Building(s),
- b. occurring as a result of the construction demolition structural alteration or structural repair of any Buildings(s) at the Premises,
- c. commencing prior to the granting of cover under this Insurance,
- d. arising from the normal settlement or bedding down of new structures,
- e. arising from settlement or movement of made up ground or by coastal or river erosion,
- f. arising from defective design or workmanship or the use of defective material,
- g. arising from fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe,
- h. arising from any groundworks or evacuation at the Premises.
- i. to solid floors unless the foundations or load bearing walls are damaged at the same time.

You must notify Us immediately when You are aware of any demolition or groundworks being planned or undertaken at Your Premises or at any adjoining or adjacent premises. We shall then have the right to vary the terms or cancel this cover.

MINIMUM STANDARDS OF SECURITY CLAUSE

It is a condition precedent to the Company's liability for theft or attempted theft that the Insured shall have in place the following minimum levels of security and that they are put into effect whenever the building is unattended.

All external (and internal doors leading to other parts of the premises not in the Insured occupation)

- a. for timber or steel framed doors – a mortice deadlock which has 5 or more levers and/or conforms to BS3621: 1980 specification for thief resistant locks and matching boxed striking plate.
- Or
- b. for aluminium or UPVC framed doors – a cylinder operated mortice deadlock or a deadlocking multi-point locking system
 - c. Double Leaf Doors – The standing leaf should be secured with bolts top and bottom and the other leaf fitted with a lock according to the construction of the door as specified above or both leaves fitted with a good quality coach-bolted locking bar secured with a close-shackle padlock having at least 5 levers.

All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies or down pipes are to be fitted with key-operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from the Company and is stated on the Schedule

MONEY – PERSONAL ACCIDENT FOLLOWING ASSAULT

In the event of Bodily Injury to any Insured Person directly caused by violence occurring during theft of attempted theft of Money, We will pay to You Benefits as stated in the Schedule of Benefits below:

Provided always that in respect of any one Insured Person:

- a. compensation shall not be payable under more than one of the Items of the Schedule of Benefits in respect of the consequences of one event, and
- b. no weekly compensation shall become payable until the total amount thereof has been ascertained and agreed. If, nevertheless, payment be made for weekly compensation, the amounts so paid shall be deducted from any lump sum becoming claimable in respect of the same event,
- c. the total sum payable under this Clause in respect of any one or more events to an Insured Person shall not exceed the largest Sum Insured under any one of the items contained in the Schedule of Benefits.

Schedule of Benefits

Item	Capital Sum Insured
1. Death, or Permanent total loss of sight of one or both eyes, or loss of one or more limbs, or other Permanent Total Disablement	£ 10,000 per Insured person
2. Temporary Total Disablement (but not exceeding the weekly wage) so long as such disablement continues, but not exceeding altogether 104 consecutive weeks for any single disablement	£ 100 per week per Insured person

Exclusion

We shall not be liable in respect of any death or disablement attributable to or accelerated by any pre-existing physical or mental condition or pregnancy.

Conditions

Your compliance and continued observance of the under-noted are conditions precedent to Our liability to make any payment under this Insurance.

(A) Claims Procedure

You must notify Us immediately:

- a. of any event which causes or may cause Bodily Injury within the meaning of this Supplementary Clause,
- b. in the event of the death of the Insured Person.

(B) Medical Examination Procedures

In the event of a claim arising from the cover under this Supplementary Clause the following will apply:

- a. the Insured Person must:
 - i. as early as possible place themselves under the care of a duly qualified medical practitioner,
 - ii. at their own expense provide all certificates information and evidence required by Us and submit themselves to medical examinations at their own expense as often as We deem necessary in respect of any alleged Bodily Injury.
- b. We shall at our expense be entitled to have a post mortem examination carried out in the event of the death of an Insured Person.