

**ENGLAND HOCKEY INSURANCE SCHEME
CONFIRMATION OF INSURANCE**

CERTIFICATE NO: RTT254785/EHCL000770

INSURED:	Enigma Ladies Hockey Club	PERIOD FROM:	01 September 2010
ADDRESS:	82 Limes Avenue Aylesbury Buckinghamshire HP21 7HD	TO:	01 September 2011
		PREMIUM:	£269.00 (Including Insurance Premium Tax)
		OUR REF:	ENIGLADIHOCK

INSURED: The Committee for the time being, Officers, Officials and Registered Members of the above named Hockey Club, affiliated to England Hockey, jointly and severally for their respective rights and interests

ACTIVITIES / BUSINESS: All Activities of the Insured relating to Hockey

It is hereby certified that the above named insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Master Policy No RTT254785/EHCL000770 issued by Royal & Sun Alliance Insurance plc (the Company).

The Civil Liability (including Directors and Officers, Legal Defence Costs and Abuse) cover is provided by Royal & Sun Alliance Insurance plc.

CIVIL & EMPLOYERS LIABILITY

1. CIVIL LIABILITY - Policy No. RTT254785 - INSURED

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 30 October 2009

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

2. EMPLOYERS' LIABILITY - Policy No. RTT254333 - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

3. LEGAL DEFENCE COSTS - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

4. DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance.

Retroactive Date: 30 October 2009

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

5. ABUSE - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: £2,500,000 any one period of insurance.

Retroactive Date: 30 October 2009

The following cover is provided by Zurich Insurance plc

EXCESS OF LOSS - Policy No. GV646442 - NOT INSURED

The following covers are provided by Royal & Sun Alliance plc.

PERSONAL ACCIDENT - Policy No. RTT237827 - INSURED

Operative Time: Whilst participating in any activity of the Insured anywhere in the world including direct travel to and from such activity within Great Britain, Northern Ireland, The Channel Islands & The Isle of Man

Number of Teams Insured: 1

STANDARD COVER: Insured: Yes

Accidental Death:	£10,000 (£2,000 for under 16 years of age)
Loss of two or more Limbs or Eyes or one of each:	£50,000
Loss of one Limb or Eye:	£50,000
Permanent Total Disablement from gainful employment of any and every kind:	£50,000 (£Nil benefit 65 to 75 years of age)

Broken Bones:	Arm	£100 (humerus, radius, ulna or carpals - subject to £500 maximum) **
	Leg	£200 (femur, tibia, fibula, tarsals, metatarsals or patella - subject to £500 maximum) **

** Benefits reduced by 50% for persons 65 to 75 years of age

Optical / Dental:

The cost of emergency dental treatment/repair or replacement of spectacles damaged whilst participating in the insured sport which has been confirmed in writing by a registered dental practitioner or qualified optician.

Emergency Dental:	£750 Limit any one accident
Optical:	£500 Limit any one accident

The Company will not pay:

- The first £25 of each and every claim.
- For claims arising from any pre-existing dental conditions.
- Charges made for travelling time, broken appointments or similar punitive charges.
- Claims arising from wear, tear, deterioration, straining or defective workmanship.
- Routine examination, extractions, amalgam fillings, cleaning, scaling, polishing and x-rays.

Aircraft Accumulation Limit

- A) £1,000,000 in respect of multi engined aircraft.
- B) £250,000 in respect of all other aircraft.

OPTIONAL EXTENSIONS:

Physiotherapy Insured: Yes

The cost of treatment and pain relief following bone, muscle, ligament or joint injury following accidental bodily injury whilst participating in the insured sport as provided by a member of the Chartered Society of Physiotherapy following referral by a Medical Practitioner.

£500 Limit any one accident

The Company will not pay:

- The first £25 of each and every claim.
- For claims arising from any pre-existing conditions.
- Charges made for travelling time, broken appointments or similar punitive charges.

ALL RISKS - Policy No. RTT237825 - NOT INSURED

The following cover is provided by Abbey Legal Protection.

LEGAL ADVICE & EXPENSES - Policy No: AGES6444 - NOT INSURED

Signed on behalf of the Company



Date: 29 September 2010

This confirmation of cover is intended as a summary and should be read in conjunction with the Policy Wording.
A further copy of the full Policy Wordings applicable to this cover are available upon request from:
Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ

Royal & Sun Alliance is authorised and regulated by the Financial Services Authority
Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority
Brit Insurance Ltd is authorised and regulated by the Financial Services Authority
Abbey Legal Protection, a trading division of Abbey Protection Group Limited are authorised and regulated by the Financial Services Authority
Perkins Slade Limited is authorised and regulated by the Financial Services Authority



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No RTT254785/EHCL000770

Reference No ENIGLADIHOCK

- | | |
|--|---------------------------|
| 1. Name of policy holder. | Enigma Ladies Hockey Club |
| 2. Date of commencement of insurance policy. | 01 September 2010 |
| 3. Date of expiry of insurance policy. | 01 September 2011 |

We hereby certify that subject to paragraph 2:-

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Isle of Alderney (b); and
- (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

A P Brown
UK Chief Executive,
Royal & Sun Alliance Insurance plc

Notes

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- Specify applicable law as provided for in regulation 4(6) of the Regulations.
- See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

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