

## Policy Schedule

**Policy No.RKK692532**

Branch	Professional & Financial Risks 1 <sup>st</sup> Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA		
Agency	Howden UK Group Ltd - WC3647		
Insured	British Judo Association and The Welsh Judo Association and JudoScotland		
Business	National governing body for judo in the United Kingdom		
Registered Address	Walsall Campus Gorway Road Walsall West Midlands WS1 3BD		
Period of Insurance			
From	3 <sup>rd</sup> July 2025		
To	31 <sup>st</sup> March 2026	both dates inclusive	
Renewal Date	01 <sup>st</sup> April		

<b>Additional Premium</b>	£ 2,195.00
<b>Insurance Premium Tax</b>	£ 263.40
<b>Premium including IPT</b>	£ 2,458.40

### Reason for Endorsement

JudoScotland added on to this policy from the 3<sup>rd</sup> July 2025

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
<b>A</b>	Any International player coach physiotherapist and other representatives travelling on behalf of the Insured and resident in Britain	External Journey and Internal Journey	External Journey and Internal Journey

## Personal Accident Section

Benefit	Category of Insured Person
	A
	Sum Insured
1	£25,000
2	£25,000
3	£25,000
4	£25,000
5	Nil
6	Nil
Scale	Standard

### Payment Period

Benefits 5 and 6 are payable per week for a maximum of Nil weeks in all not necessarily consecutive

### Deferment Period

Benefits 5 and 6 are not payable for the first Nil days of any Period of Disablement

### Limit per Person

If the Benefits are expressed as a multiple of Annual Salary the maximum benefit for any one Insured Person shall not exceed

- |    |                          |             |
|----|--------------------------|-------------|
| a) | under Benefits 1 2 and 4 | £ 1,000,000 |
| b) | under Benefit 3          | £ 500,000   |
| c) | under Benefit 5          | £ 1,000     |
| d) | under Benefit 6          | £ 400       |

### Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- |  |                 |
|--|-----------------|
| 1) Aircraft Accumulation                                       |                 |
| a) Multi engined aircraft                                      | £ 5,000,000     |
| b) Any other aircraft or airship                               | £ 1,000,000     |
| 2) War while on an External Journey                            | £ 5,000,000     |
| 3) Terrorism (other than Nuclear Chemical or Biological Cause) | £ 5,000,000     |
| 4) Nuclear Chemical or Biological Cause                        | Not applicable  |
| 5) Limit per Person  | as stated above |

## Personal Accident Special Extensions – see Endorsement B

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

<b>Accident Medical Expenses</b>	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
<b>Bereavement Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Catastrophe</b>	Additional 25% of the total sum payable
<b>Catastrophe Critical Response Counselling</b>	Up to £5,000 per Incident
<b>Coma Benefit</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Commuting Expenses</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Corporate Hospitality</b>	£25,000 per Guest subject to a maximum any one Period of Insurance of £250,000
<b>Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Damage to Clothing and Baggage</b>	Up to £1,000 per Insured Person
<b>Dental and Optical Expenses</b>	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
<b>Dependents Benefit</b>	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
<b>Disability Assistance</b>	Up to a maximum £25,000 any one Insured Person
<b>Domestic Assistance</b>	Up to £100 per week to a maximum £10,000 any one Insured Person
<b>Executor Expenses</b>	Up to a maximum of £2,000 any one Insured Person
<b>Facial Disfigurement</b>	Up to a maximum of £5,000 any one Insured Person
<b>Funeral Expenses</b>	Up to a maximum £10,000 any one Insured Person
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Hospital Visiting Expenses</b>	£100 per full 24 hours up to a maximum of £5,000
<b>Paralysis</b> A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£125,000 £ 50,000
<b>Recruitment Costs Following Suicide</b>	Up to a maximum £10,000 any one Insured Person
<b>Relocation Expenses</b>	Up to a maximum £25,000 any one Insured Person
<b>Retraining</b>	Up to a maximum £25,000 any one Insured Person
<b>Visitor Extension</b>	£25,000 per Visitor subject to a maximum any one Period of Insurance of £250,000

## Travel Insurance Section

### Insured Journey

### External Journey Internal Journey

Included  
Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person	
	A	
	Sum Insured	
<b>Baggage Insurance</b>  <b>Single Article Limit</b>  Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser  Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person	
<b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person subject to  a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance subject to an inner Covid-19 Incident Limit of £50,000 any one event and £100,000 in respect of all losses resulting from Covid-19 in any one Period of Insurance	
<b>Evacuation Insurance</b> Special Extensions: Trauma Risk Management Counselling  <b>Incident Limit</b>	Up to £10,000 per Insured Person and  Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance subject to an inner Covid-19 Incident Limit of £50,000 any one event and £100,000 in respect of all losses resulting from Covid-19 in any one Period of Insurance	
<b>Hijack Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)  <b>Incident Limit</b>	£300 per day up to a maximum of £100,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance	
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person	
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident	
<b>Money and Credit Cards Insurance</b>  <b>Cash Limit</b>	Up to £5,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes	
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event	
<b>Personal Security Specialist Expenses Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance	

<b>Travel Delay Insurance</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of
<b>Incident Limit</b>	£50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

**Endorsement attaching to and forming part of Policy No.RKK692532**

### **Endorsement A - General Policy Exclusion**

In respect of Mr George Kerr only General Policy Exclusion item 2 is to read  
The Company will not pay any claim after the expiry of the Period of Insurance in which the Insured Person attains the age of 85

### **Endorsement B - Personal Accident Insurance Special Extensions**

In respect of any Insured Person who is not a Director or Employee of the Insured only the following Personal Accident Insurance Special Extensions shall apply

Accidental Medical Expenses  
Bereavement Counselling  
Coma Benefit  
Counselling  
Dependents Benefit  
Funeral Expenses  
Hospitalisation  
Paralysis

### **Endorsement C – General Definitions**

**The following definition is added to the General Definitions:**

#### **Covid-19**

- A. severe acute respiratory syndrome coronavirus 2 (SARS-COV-2) or
- B. coronavirus disease 2019 (COVID-19) or
- C. any derivative or mutation of either A. or B.

#### **Covid-19 Incident Limit**

The maximum amount the Company will pay under this Policy in respect of all losses directly or indirectly as a result of Covid-19

### **Endorsement D – Three year agreement**

Period of Agreement from 01/04/2025 – 31/03/2028  
First Period of Insurance from 01/04/2025 – 31/03/2026  
Second Period of Insurance from 01/04/2026 – 31/03/2027  
Third Period of Insurance from 01/04/2027 – 31/03/2028

The Policies will mean Policy Number RKK692531 & RKK692532 issued by Us to the Insured or any Policies issued in substitution thereof

The Insured will be as stated in the Policies

Us/We/Our/RSA will be Royal & Sun Alliance Insurance Ltd and any other insurers shown on the Policies each for their respective rights interests and liabilities

The Insured undertake to maintain the Policies in force for the Period of Agreement shown above in consideration of Us agreeing to calculate the premiums for the Second and Third Periods of Insurance by applying the rates agreed to the Sums Insured values at risk or other measures being the basis of

rating at the inception of this Agreement

## Rating

- a) if the total Loss Ratio on all of the Policies in any Period of Insurance is no more than 50% We will maintain the expiring policy rating for the following Period of Insurance
- b) if the total Loss Ratio on all of the Policies exceeds 50% We reserve the right to renegotiate or terminate this agreement

Provided that the Company may also vary the terms of the Policies in accordance with the Special Provisions defined herein

## Special Definitions

**Loss Ratio** shall mean

- a) in respect of the Second Period of Insurance the percentage that the sum of
- i) paid claims and outstanding reserves in respect of claims incurred in the First Period of Insurance as at 31/03/2027 bears to the total of the Earned Premium for the First Period of Insurance
- b) in respect of the Third Period of Insurance the percentage that the sum of
- i) paid claims and outstanding reserves in respect of claims incurred in the Second Period of Insurance as at 31/03/2028 (enter end of second period of insurance) plus
- ii) the difference (positive or negative) in the total of paid claims and outstanding reserves in respect of the First Period of Insurance as at 31/03/2028 to the total as at xx31/03/2027 bears to the total of the Earned Premium for the Second Period of Insurance

**Earned Premium** shall mean the total of premiums paid (including adjustments but excluding commission and any taxes) in any one Period of Insurance.

## Special Provisions

We reserve the right regardless of the Loss Ratio to

1. adjust the premium or rates restrict the cover or vary the terms or conditions to reflect:
  - a) acquisitions or disposals of companies
  - b) any alteration which materially increases the risk in respect of which indemnity is provided by these Policies
  - c) adopt a change in underwriting policy or ceasing to underwrite this class of business or imposing limits of loss or liability to all policies in this class of business
  - d) an external factor or factors occurring (including but not limited to an increase in the risk) as a result of which Our liability under the Policies is materially increased
  - e) any limitation reduction in capacity or rate increase imposed by any reinsurers of RSA
  - f) any change in the declared exposure at Inception of the Agreement and any subsequent renewals (wageroll, number of Insured Persons and Travel Pattern) that materially alters the risk.

## Exposure at Inception of Agreement

Destinat	0-4 days	5 -10 days	11- 14 days
Domestic	1790	16	0
Europe	657	230	28
ROW	58	0	22

2. adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement to reflect:

- a) a legal requirement to do so

Royal & Sun Alliance Insurance Ltd (No. 93792)

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

UKC01782M

b) any change which occurs in

i) Legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force

ii) the interpretation of any Legislation by any court tribunal or arbitration any government or regulatory body or Ombudsman which has a material affect upon the scope of cover or indemnity provided by the Policies or extent of risk

c) any change in market practice which has a material effect upon the scope of cover or indemnity provided by the Policies or extent of risk

If We elect to change the terms in accordance with Special Provisions 1 or 2 above then the Insured may at its option

a) cancel the Policies

b) terminate the Agreement

b) continue the Agreement at the new terms for the remainder of the period

It is agreed that

- any imposition of or increase in taxes contributions to Government will be borne by the Insured

- the amounts of outstanding reserves to be included in the calculation of the Loss Ratio shall be set by Us

All other terms and conditions in the Policies continue to apply

Payment of the first premium due 01/04/2025 shall be deemed acceptance by the Insured of the terms of this Agreement.

**Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy**