

Policy Schedule

Policy No.RKK692532

Branch	Professional & Financial Risks 1 st 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	01 st April 2026		
To	31 st March 2027		both dates inclusive
Renewal Date	01 st April		
Premium	£	9,928.00	
Insurance Premium Tax	£	1,191.36	
Premium including Insurance Premium Tax	£	11,119.36	
Renewal Premium	To be agreed		
Premium Basis	Annually reassessable		

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
A	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

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

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Visitor Extension

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

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	Incident Limit	£50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance		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 – 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/Intact Insurance will be Intact Insurance UK Limited 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

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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 31/03/2026 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 31/03/2027 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 31/03/2027 to the total as at 31/03/2026 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 Intact Insurance
 - 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

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

Exposure for Second Period of Agreement

Destination	0-4 days	5 -10 days	11- 14 days	15-31 days
Domestic	744	0	0	0
Europe	529	109	0	0
USA/Canada	6	3	0	0
ROW	84	47	29	3

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

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