XL Insurance
Sport & Leisure

Schedule

AXA XL Insurance Company UK Limited

Details:

Policy Number:	2131575/0
The Insured:	**England Hockey**
Membership Category:	Membership Plus: Lead Coaches, Coaches & Officials (Gold and Silver Members)
Insured's Address:	Bisham Village, Marlow Road, Bisham, Marlow **Postcode:** SL7 1RR
Business (Activities):	Lead Coaches, Coaches & Officials (Gold and Silver Members) undertaking recignised activities in connection with Hockey
Insurer:	AXA XL Insurance Company UK Limited
Risk Categorisation:	SPPLS Sports Professionals Participation
Period of Insurance:	From: 01 September 2026 or the date of affiliation to the **Insured** whichever is the latter To: 31 December 2027 Both dates Inclusive local standard time at the **Insured's** address stated above This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.
Membership Categories:	Members are classified as follows: A Lead Coaches B Coaches C Officials (Gold and Silver)
Locations:	Domiciled within the **United Kingdom** as declared to the **Insurer**

Property: **Not Operative**

Liability:

Applicable Wording: Combined Enterprise-SL-0725-POLICY-UK&L

Public Liability Sub-Section **Operative**

Applicable Member(s):	A, B, C
Limit of Liability:	GBP 10,000,000.00 any one **Occurrence** in respect of 'gold' members; or GBP 5,000,000.00 any one **Occurrence** in respect of 'silver' members
Extension:	Pollution Liability: GBP 1,000,000.00 any one **Occurrence** and in the aggregate
Trigger:	Incidents Occurring During
Occurrence Limit:	Combined
Excess:	GBP Nil Applicable to each and every **Claim** in respect of **Injury** GBP 250.00 Applicable to each and every **Claim** in respect of **Damage**
Defence Costs:	Inclusive
Retroactive Cover:	As detailed in Endorsement 02
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: Worldwide
Covered Jurisdictions:	Worldwide excluding the USA & Canada

Products Liability Sub-Section — Operative

Applicable Member(s):	A, B, C
Limit of Liability:	GBP 10,000,000.00 any one **Occurrence** in respect of 'gold' members; or
	GBP 5,000,000.00 any one **Occurrence** in respect of 'silver' members
Extension:	Pollution Liability: GBP 1,000,000.00 any one **Occurrence** and in the aggregate
Trigger:	Incidents Occurring During
Occurrence Limit:	Combined
Excess:	GBP 250.00 Applicable to **Injury** or **Damage**. Not applicable to **Defence Costs**
Defence Costs:	Inclusive
Retroactive Cover:	Not Applicable
Products sold in or supplied to:	**United Kingdom**
Covered Jurisdictions:	Worldwide excluding the USA & Canada

Employers Liability Sub-Section — Not Operative

Professional Liability Sub-Section — Operative

Applicable Membership:	A, B, C
Limit of Liability:	GBP 10,000,000.00 any one **Occurrence** and in the aggregate
Trigger:	Claims Made and Notified – Reporting Period 60 Days
Occurrence Limit:	Protected
Excess:	GBP Nil Applicable to **Defence Costs**
Defence Costs:	Inclusive
Covered Jurisdictions:	Worldwide excluding the USA & Canada
Retroactive Date:	As detailed in Endorsement 02

Trustees Personal Accident: — Not Operative

Premium	GBP	Undisclosed - Group Programme
Insurance Premium Tax	GBP	Undisclosed - Group Programme
Total	**GBP**	**Undisclosed - Group Programme**

Notification of Claims and Circumstances to:

AXA XL Insurance Company UK Limited
20 Gracechurch Street
London
EC3V 0BG
United Kingdom

E-mail: Shadan.Shirkhani@axaxl.com

Date of Issue: 07 September 2026

Endorsements

The following Endorsements are applicable to this insurance:

01 Members Extension

Limit of Liability:	GBP 10,000,000.00 any one **Occurrence** in respect of 'gold' members; or
	GBP 5,000,000.00 any one **Occurrence** in respect of 'silver' members
	Pollution Liability sub-limit: GBP 1,000,000.00 any one **Occurrence** and in the aggregate for each **Member**
Excess:	GBP Nil applicable to **Injury**
	GBP Nil applicable to **Damage**
Covered Jurisdictions:	Worldwide (excluding the United States of America and Canada)

1.1 **Special Definitions**

In addition to the definitions set out in Section 2 – Policy Definitions, the following definitions are used in this endorsement:

"Member" means an official member of the **Insured** and recorded as such in the **Insured's** membership records. However, the term Member does not include any official member who is not domiciled in the **United Kingdom**, Northern Ireland, Isle of Man or Channel Islands except where they are temporarily living overseas for a period of not more than six (6) months.

"Membership Activities" means activities in respect of which the **Member** has taken out membership with the **Insured**.

"Master Policyholder" means the **Insured.**

"Master Policy" means the cover provided by this endorsement.

1.2 **Operative Clause**

The **Insurer** will cover the **Member** for all sums which the **Member** is legally liable to pay as damages (including claimants' costs, fees and expenses) in respect of:

1.2.1 **Injury;**

1.2.2 **Damage** to property not belonging to or in the **Member's** care, custody or control;

whilst the **Member** is engaged in **Membership Activities** within the Territorial Limits and such **Injury** or **Damage** occurs during the **Period of Insurance** and arises from **Claims** made against the **Member** in the Covered Jurisdictions stated above.

In the event of the **Member's** death, their personal legal representatives will be covered in respect of such liability incurred by the **Member**.

Other than in accordance with the terms of this endorsement, there shall be no cover under this policy for the legal liability of any **Member**.

1.3 **Limit of Liability and Excess**

The maximum amount payable by the **Insurer** under this endorsement for all **Claims** arising out of the same original cause will not exceed the Limit of Liability for this endorsement as stated above.

As part of and not in addition to the Limit of Liability, the **Insurer** will also pay for **Defence Costs**.

The **Insurer** will not be liable for the applicable **Excess** stated above.

1.4 **Member to Member Claims**

Each **Member** is separately covered under this endorsement, including in respect of **Claims** made by one **Member** against another, as if they were insured individually.

1.5 **Exclusions**

This endorsement will not cover the **Member** for any liability, cost or expense arising directly or indirectly from:

1.5.1 **Occupation**

the **Member's**:

(a) ownership or occupation of any land or building; or

(b) pursuit or exercise of any employment, business or profession.

1.5.2 **Pollution**

Pollution unless caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period of Insurance**.

The liability of the **Insurer** for all sums payable in respect of all **Pollution** occurring during the **Period of Insurance** shall not exceed the sub-limit of liability specified above, which shall be part of and not in addition to the Limit of Liability for this endorsement.

This cover for **Pollution** shall not apply to any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgment, award settlement either in whole or in part.

1.5.3 **Professional Activities**

the pursuit of any activities by the **Member** in a professional capacity unless specifically agreed by the **Insurer** in writing.

1.5.4 **Notifiable Disease**

any **Notifiable Disease** and Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any **Claim**, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

(a) any fear or threat (whether actual or perceived) of; or

(b) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

1.5.5 **Contractual Liability**

any liability arising under contract unless such liability would have arisen in the absence of that contract.

1.5.6 **Deliberate or Reckless Failure to Avoid Injury or Damage**

any deliberate or reckless failure by the **Member** to avoid **Injury** or **Damage**.

1.5.7 **Abuse**

the actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same.

1.5.8 **Motor Vehicles**

the ownership, possession or use by or on behalf of the **Member** or any person or party insured by this policy of any motor vehicle or trailer for which compulsory insurance or security is required by legislation or for which the government or other authority has accepted responsibility.

1.5.9 **Aircraft and Watercraft**

the ownership, possession or use by or on behalf of the **Member** of any aircraft, spacecraft, hovercraft or watercraft.

1.5.10 **Asbestos**

the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss or in respect of that part of any property insured by this policy which consists of asbestos.

1.5.11 **Punitive Damages**

any award of punitive or exemplary damages including fines, penalties, multiplication of compensatory awards or damages or in any other form whatsoever.

1.5.12 **Radioactive Contamination**

(a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

1.5.13 **Terrorism**

any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This exclusion also applies to any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism**.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

1.5.14 **War**

war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

1.5.15 **Cyber**

electronic means including but not limited to failure or impairment of any computer or other electronic device, computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon.

1.5.16 **Liability Covered Elsewhere**

any matter covered under the Public Liability or Product Liability Sub-Sections.

1.6 **Conditions**

The following conditions are important. Any **Member** seeking reimbursement under this Section must comply with them. To the extent that any failure to comply causes or contributes to **Injury** or **Damage**, or otherwise disadvantages the **Insurer**, the **Insurer** may refuse to make any payments to the **Member** or any other person.

1.6.1 **Reasonable Steps to Avoid Injury and Damage**

any **Member** seeking reimbursement under this Section must at all times take reasonable steps to avoid **Injury** or **Damage**, which includes complying with all applicable laws, rules, regulations and guidelines imposed by any competent authority (e.g. any sporting or industry governing body).

1.6.2 **Claim Notification**

The **Member** must give to the **Insurer** notice as soon as possible in writing of:

(a) any **Claim** made against any **Member** which is likely to fall within the scope of this policy;

(b) any circumstances of which the **Member** becomes aware which are likely to give rise to such a **Claim** being made.

1.6.3 **Assistance and Co-operation**

The **Member** must provide the **Insurer** with such information, assistance and co-operation as the **Insurer** and/or its representative may reasonably request for the purpose of dealing with any **Claim**.

1.6.4 **Documents Relevant to a Claim**

The **Member** must ensure that all documents or other evidence relevant to any **Claim** or any circumstance which is likely to give rise to a **Claim** are not destroyed or otherwise disposed of.

1.6.5 **Claim Control**

The **Insurer** is entitled, but not obliged, to control and conduct on behalf of the **Member** the investigation, defence and settlement of any **Claim**.

1.6.6 **Non-Admission of Liability**

No admission, offer, promise or payment is to be made or given by or on behalf of the **Member** without the written consent of the **Insurer**.

1.6.7 **Payment in Full**

The **Insurer** may at any time pay to the **Member** in connection with any **Claim** either (i) the amount of the applicable Limit of Liability less any sums already paid or (ii) any lesser amount for which such the **Claim** can be settled. Upon such payment being made the **Insurer** shall be under no further liability in connection with that **Claim** and shall hand over conduct and control of the **Claim** to the **Member**.

1.6.8 **Other Insurance**

If at the time of a **Claim** there is any other insurance cover available to the **Member**, the **Insurer** will not have to pay more than its proportionate share of the **Claim** under this endorsement.

1.7 **Master General Terms and Conditions.**

The **Master Policyholder** shall comply with the terms and conditions below.

1.7.1 **Retention and Provision of Records**

The **Master Policyholder** shall establish and maintain complete records relating to all **Members** in connection with the **Master Policy**, including copies of all evidences of insurance, and retain such records, including electronic records, for a minimum period of seven (7) years or for such longer period as may be required by local law and the **Master Policyholder** shall provide to the **Insurer** upon request copies of such records or documentation, or any other information as the Insurer may reasonably require from time to time, relating to the **Members**.

1.7.2 **Security of Documents**

All documents evidencing cover and any electronic method of storing and/or producing documentation shall be kept secure at all times. If requested by the **Insurer**, the **Master Policyholder** shall promptly return, delete or destroy all unused documents, including electronic documents, relating to the **Master Policy** and ensure that any issuance or production of such documents by the **Master Policyholder** thereafter ceases.

1.7.3 **Claims, Complaints or Proceedings**

If the **Master Policyholder** is made aware by a **Member** of a **Claim** or complaint that the **Member** wishes to make under the **Master Policy**, the **Master Policyholder** shall promptly inform the **Member** of the arrangements established by the **Insurer** for the making of claims or complaints (as applicable) and shall promptly notify to the **Insurer** full details of the claim or complaint (as applicable);

Where the **Master Policyholder** is aware of any legal or regulatory proceedings or actions commenced against Lloyd's, the **Insurer**, the **Master Policyholder**, arising out of the operation of or in connection with the **Master Policy**, the **Master Policyholder** shall promptly provide the **Insurer** with full details of the same.

1.7.4 **Compliance with the Law and Financial Crime**

Without prejudice to any of the rights or obligations otherwise specified in the **Master Policy**, the **Master Policyholder** shall comply with all applicable laws for the legal and proper enrolment and handling of all insurances for the **Members**, and shall use its best endeavours to ensure that any other parties with whom it deals in carrying out its duties under the **Master Policy** comply with such laws where applicable;

The **Master Policyholder** shall not accept, offer or facilitate payment, consideration, or any other benefit, which constitutes an illegal or corrupt practice contrary to any applicable anti-bribery legislation.

1.7.5 **Data Protection**

The **Master Policyholder** shall comply with its obligations under the relevant local data protection legislation, whether as data controller or data processor (as appropriate). The term "local data protection legislation" shall include all applicable statutes and regulations in any jurisdiction pertaining to the processing of personal data, including the privacy and security of personal data;

For the purposes of this Section:

"data controller" means the person who, alone or jointly with others, determines the purposes and means of the processing of personal data;

"data processor" means the person who processes personal data on behalf of the data controller;

"data subject" means the identified or identifiable natural person to whom the personal data relates;

"personal data" means any information relating to the data subject;

"processing" means any operation or set of operations which is performed upon personal data, whether or not by automatic means, such as collection, recording, organisation, storage, adaptation or alteration, retrieval, consultation, dissemination or otherwise making available, alignment or combination, blocking erasure or destruction.

1.7.6 **Communication with Members**

The **Master Policyholder** shall inform the **Members** of any changes to the **Master Policy**, which are relevant to the coverage provided to the **Members**, including cancellation or non-renewal of the **Master Policy**.

1.7.7 **Automatic or Tacit Renewal of Insurances Bound**

The **Master Policyholder** must not take any steps which have the effect of committing the **Insurer** to automatic or tacit renewal of any benefit provided to **Members** under the **Master Policy** unless otherwise agreed in writing in advance by the **Insurer**.

1.7.8 **Promotional and Marketing Material**

The **Master Policyholder** must agree with the **Insurer** any specific marketing or promotional material to be used in relation to the **Master Policy**, including on any internet website, portal or similar online system.

1.7.9 **Licensing**

The **Master Policyholder** shall ensure that it maintains all necessary licences, authorisations, registrations and qualifications to perform its duties under the **Master Policy**.

All other terms and conditions remain unaltered.

02 Retroactive Date

In respect of Membership Category 'A', 'B' or 'C' the following Retroactive Date(s) shall be applicable:

2.1 the affiliation date of the member but no earlier than the **Period of Insurance**; or

2.2 01 January 1985, or the start date of continuous insurance up to the **Period of Insurance** whichever is the latter, but always subject to written evidence being provided by the **Insured** member, that such insurance at the time of a **Claim** would have existed.

03 Recognised Activities

Our liability under the all sections of this **Policy** is in respect of the Hockey related actvities only which are recognised by England Hockey.

04 Evidence of insurance (subcontractors) condition

It is an important condition to **Our** liability under this **Policy,** that **You** must obtain and retain written confirmation from each bona fide subcontractor undertaking work on **Your** behalf:

4.1 that they have and will maintain in force Public Liability insurance covering the activities or services provided by them for the duration of their work in connection with **Your** event with a minimum limit of liability of GBP 5,000,000.00; and

4.2 that their Public Liability insurance provides reimbursement to **You** as principal.

In the event of breach of any of above conditions, **We** shall have no liability under this Extension, unless **You** show that non-compliance with these terms could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

05 Member Professional Activities &/or Conduct Extension

Despite the exclusions 2.5.3 (Professional Services) and 2.5.1 (Occupations) stated in this Members Endorsement, this Members Endorsement extends to provide cover to **Members** including those who operating in a sole trader or limited company/entity capacity, and subcontractors employed by **Members**:

5.1 who are coaches or instructors; and,
5.2 who are working within the remit of a qualification recognised by the **Insured**; and,
5.3 who have a turnover or income of not greater than GBP 30,000 per annum from such activities.

It is an important condition to **Insurers** liability under this Extension, that the **Member** must obtain and retain written confirmation from each bona fide subcontractor undertaking work on the **Member's** behalf:

i. that they have and will maintain in force Public Liability insurance covering the **Membership Activities** undertaken in a professional capacity provided by them for the duration of their work for the **Member** with a minimum limit of liability of GBP 5,000,000.00; and

ii. that their Public Liability insurance provides reimbursement to the **Member** as principal.

In the event of breach of any of above conditions, the **Insurer** shall have no liability under this Member Professional Conduct Extension, unless the **Member** shows that non-compliance with these terms could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

All existing terms and conditions apply & remain unaltered.