AXA XL Insurance
Sport & Leisure

Schedule

Insurer: AXA XL Insurance Company UK Limited

Details:

Policy Number:	2129021/0			
Name of Policyholder:	**Ice Hockey UK Limited &/or Scottish Ice Hockey Ltd &/or English Ice Hockey Association &/or UK Ice Hockey Foundation**			
Insured's Address:	Regus House, Malthouse Avenue, Cardiff Gate Business Park, Cardiff		**Postcode:**	CF23 8RU
Business (Activities):	Governing Body for the sport of Ice Hockey in the UK. Association for the promotion, development, management and growth of Ice Hockey			
Risk Categorisation:	Sports - Amateur	Participation		
Period of Insurance:	From: 01 August 2026	To: 31 July 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**.

Premises:	**(1)**	Regus House, Malthouse Avenue, Cardiff Gate Business Park, Cardiff	**Postcode:**	CF23 8RU
	(2)	Ice Sheffield, Coleridge Road, Sheffield	**Postcode:**	S9 5DA
	(3)	Community Stadium, Sheffield Olympic Legacy Park, Worksop Road, Sheffield	**Postcode:**	S9 3TL

Property:

Wording Applicable: - **Currency**

Material Damage Section **Not Operative**

Business Interruption Section **Not Operative**

Liability:

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

Public Liability Sub-Section **Operative**

Limit of Liability:	GBP	10,000,000	any one Occurrence	
Extension:	Pollution Liability:	GBP	5,000,000	any one occurrence
Trigger:	Incidents Occurring During			
Occurrence Limit:	Combined			
Excess:	GBP	1,000		
	Applicable in respect of; Injury, Third Party Property Damage and Defence Costs			
Defence Costs:	Inclusive			
Retroactive Cover:	Not Applicable			
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: Worldwide ex USA			
Covered Jurisdictions:	**United Kingdom**			
Total Turnover	4,190,000			

Products Liability Sub-Section **Operative**

Limit of Liability:	GBP	10,000,000	any one Occurrence and in the aggregate	
Extension:	Pollution Liability:	GBP	5,000,000	any one Occurrence and in the aggregate
Trigger:	Incidents Occurring During			
Occurrence Limit:	Combined			
Excess:	GBP	1,000		
	Applicable in respect of; Injury, Third Party Property Damage and Defence Costs			
Defence Costs:	Inclusive			
Retroactive Cover:	Not Applicable			
Products sold in or supplied to:	Worldwide ex USA			
Covered Jurisdictions:	**United Kingdom**			

Employers Liability Sub-Section — Operative

Limit of Liability:	GBP	10,000,000	any one Occurrence	
	Subject to the following sub-limit which shall be part of and not in addition to the above limit:			
	Terrorism:	GBP	5,000,000.00	any one Occurrence
	Asbestos:	GBP	5,000,000.00	any one Occurrence
Trigger:	Injury Caused During			
Occurrence Limit:	Protected			
Defence Costs:	Inclusive			
Territorial Limits:	**United Kingdom**			
Covered Jurisdictions:	**United Kingdom**			
Total Wageroll:	GBP	354,000		

Professional Liability Sub-Section — Operative

Limit of Liability:	GBP	1,000,000	any one Occurrence and in the aggregate	
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:			
	Breach of Confidentiality:	GBP	100,000	any one Occurrence and in the aggregate
		Excess:	Nil	
	Breach of Copyright:	GBP	100,000	any one Occurrence and in the aggregate
		Excess:	Nil	
	Libel and Slander:	GBP	100,000	any one Occurrence and in the aggregate
		Excess:	Nil	
Trigger:	Claims Made and Notified – Reporting Period 60 Days			
Occurrence Limit:	Combined			
Excess:	GBP	1,000		
	Applicable to Defence Costs			
Defence Costs:	Inclusive			
Territorial Limits:	Worldwide ex USA			
Covered Jurisdictions:	**United Kingdom**			
Retroactive Date:	01 August 2018			

Management Liability — Not Operative

Personal Accident — Not Operative

Premium

Amounts			Basis		Adjustment Factor
Property (incl Pool Re)		N/A			N/A
Employers Liability	GBP	2,065.00	Minimum & Deposit	Adjustable at the expiration of the Period of Insurance on Final:	Wageroll
Public/Products/Professional Liability	GBP	108,659.50	Minimum & Deposit	Adjustable at the expiration of the Period of Insurance on Final:	Turnover
Management Liability		N/A			N/A
Personal Accident		N/A			N/A
Total ex. Tax	GBP	110,724.50			
Insurance Premium Tax @ 12.00%	GBP	13,286.94			
Total	**GBP**	**124,011.44**			

Notification of Claims and Circumstances to:

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

E-mail: james.good@axaxl.com
cmsrclaims@axaxl.com

Insurer Regulatory Information:

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

Date of Issue: 06 August 2026

Endorsements

The following are applicable to this insurance:

01 Public Liability Section - Abuse Extension – Claims Made

(a) **Cover**

Notwithstanding 6.5 Exclusions, 1. Abuse; the Public Liability Sub-Section is extended, subject to all its terms and conditions, to include cover for all sums which the **Insured** is legally liable to pay as damages (including claimants' costs, fees and expenses) which arise from the physical, sexual or psychological abuse (or the failure to prevent the same), of any person who is or was at any time in the care and/or custody and/or control of the **Insured** or any **Employee** of the **Insured**, happening in the **United Kingdom**, provided that the **Claim** was:

(i) made against the **Insured** in the **United Kingdom**;

(ii) first made against the **Insured** during the **Period of Insurance**; and

(iii) in respect of abuse, or failure to prevent the same, happening after the Retroactive Date and before the end of the **Period of Insurance**.

The Retroactive Date is 01/08/2018

The **Insurer** will also pay **Defence Costs**, provided that the **Insurer** shall not be liable for any fines or penalties imposed as a consequence of any **Claim**, suit or proceedings. **Defence Costs** will be payable as part of, not in addition to the Limit of Liability under this Extension.

(b) **Limit of Liability and Excess**

The Limit of Liability under this extension shall be GBP 1,000,000 any one **Occurrence** and in the aggregate for the **Period of Insurance**. The **Excess** for this extension shall be GBP 1,000 each and every claimant.

(c) **Conditions**

Notwithstanding the trigger applying to the Public Liability Sub-Section the Claims Made provisions listed in Policy Condition 5.4 Claim Notification provisions shall apply to the cover provided by this extension.

(d) **Special Condition**

The **Insurer** shall have no liability under this extension unless the **Insured** has complied with all applicable laws and regulations (including those relating to the employment and supervision of staff and the carrying out of CRB, DBS and SCRO checks) and taken all other reasonable steps to prevent abuse.

(e) **Special Exclusions**

(i) There shall be no cover under this extension for any person who commits, condones or ignores abuse.

(ii) This policy does not apply to or include cover for or arising out of or relating to criminal investigations or inquiries, including proceedings in the coroner's court, relating to abuse.

(iii) There shall be no cover under this extension for any **Claim** based upon or arising out of any **Occurrence** or circumstance likely to give rise to a **Claim** of which the **Insured** had knowledge (or otherwise had a reasonable basis to anticipate might result in a **Claim**) prior to the earlier of:

(1) the inception of this policy; or

(2) the inception date of the first coverage of this type the **Insurer** has issued to the **Insured**, provided that the **Insurer** has written continuous coverage for the **Insured** from such date to the inception date of this policy. If the **Insurer** alleges that this **Exclusion** applies to any **Claim** under this policy the burden of proving the contrary shall be upon the **Insured**.

02 Public Liability Sub-Section – Latent Injury Extension Claims Made

Other than in accordance with the terms of this extension, there shall be no cover under this policy or any endorsement thereto for loss, damage, liability, cost or expense arising out of or relating to an actual or alleged **Latent Injury.**

(a) **Cover**

Subject to all the terms and conditions of this policy (including the exclusions applicable to the Liability Sub-Sections), cover is extended under the Public Liability Sub-Section to include cover for all sums which the **Insured** is legally liable to pay as damages (including claimants' costs, fees and expenses) for **Injury** in the conduct of the **Business** which arises from a **Latent Injury,** including but not limited to **Concussion**, as a result of preparing or training for, rehabilitating from or engaged in any game, match, sporting or practice activity happening in the **United Kingdom,** provided that the liability arises from **Claims:**

(i) made against the **Insured** in the **United Kingdom**; and

(ii) subject to the law and exclusive jurisdiction of England and Wales; and

(iii) first made against the **Insured** during the **Period of Insurance;** and

(iv) for the **Latent Injury** manifesting after the Retroactive Date and before the end of the **Period of Insurance.**

The Retroactive Date is 01/08/2021

The **Insurer** will also pay **Defence Costs,** provided that the **Insurer** shall not be liable for any fines or penalties imposed as a consequence of any **Claim,** suit or proceedings. **Defence Costs** will be payable as part of, not in addition to the Limit of Liability under this Extension.

(b) **Limit of Liability and Excess**

The Limit of Liability under this extension shall be GBP 1,000,000 any one **Occurrence** and in the aggregate for the **Period of Insurance.** The **Excess** for this extension shall be GBP 1,000 each and every **Claim.**

(c) **Conditions**

Notwithstanding the trigger applying to the Public Liability Sub-Section the Claims Made provisions listed in Policy Condition 5.4 Claim Notification provisions shall apply to the cover provided by this Extension.

(d) **Special Exclusions**

(i) This Extension does not cover liability where the injured player or official should have sought advice or treatment for an **Injury,** including a **Concussion,** from a medical doctor for (in circumstances where a reasonable person would have sought advice or treatment).

(ii) This Extension does not cover liability where the injured player or official had a medical consultation for or was prescribed medication or therapy for a **Latent Injury** prior to the Retroactive Date.

(iii) There shall be no cover under this extension for any **Claim** based upon or arising out of any **Occurrence,** facts or circumstances likely to give rise to a **Claim** of which the **Insured** had knowledge (or otherwise had a reasonable basis to anticipate might result in a **Claim)** prior to the earlier of:

(1) the **Period of Insurance** ; or

(2) the inception date of the first coverage of this type the **Insurer** has issued to the **Insured,** provided that the **Insurer** has written continuous coverage for the **Insured** from such date to the inception date of this policy.

(iv) There shall be no cover under this extension for any **Claim** based upon or arising out of **Latent Injury** actually or allegedly caused by an **Occurrence** prior to the earlier of:

(1) the inception of this policy; or

(2) the inception date of the first coverage of this type the **Insurer** has issued to the **Insured**, provided that the **Insurer** has written continuous coverage for the **Insured** from such date to the inception date of this policy. If the **Insurer** alleges that this **Exclusion** applies to any **Claim** under this policy the burden of proving the contrary shall be upon the **Insured**.

(e) **Definitions**

(i) **Concussion** means a clinical syndrome characterized by immediate and transient alteration in brain function, including alteration of mental status and level of consciousness, resulting from mechanical force or trauma.

(ii) **Latent Injury** means an injury that existed but was hidden or concealed and did not develop or manifest at the time of the mechanical force or trauma that directly caused the injury. A Latent Injury does not include a **Pre-existing Injury**.

(iii) **Pre-existing Injury** means an injury that:

(1) the injured player or official were aware of, or a reasonable person should have been aware of prior to the Retroactive Date;

(2) the injured player or official should have sought advice or treatment from a medical doctor for (in circumstances where a reasonable person would have sought advice or treatment) prior to the Retroactive Date;

(3) the injured player or official had a medical consultation for or was prescribed medication or therapy for prior to the Retroactive Date

All other terms and conditions remain unaltered.