

To Whom It May Concern

Confirmation of Insurance - Independent Gymnastics Affiliation Limited

We are writing to confirm that we act as Insurance Broker for the above named client and that we have arranged insurance(s) on their behalf as detailed below.

INSURED:	Independent Gymnastics Affiliation Limited, including all affiliated, clubs, coaches & members
PERIOD OF INSURANCE:	30/09/2023 to 29/09/2024
PERMITTED ACTIVITIES:	<ul style="list-style-type: none"> • Gymnastics (gymnastics for all) • Trampoline – members only other than birthday parties – max 25 with 2 gym coaches • Cheerleading • Womens gymnastics • Pre-school gymnastics • Sports acrobatics (acrobatic gymnastics) • Mens gymnastics • Tumbling • Rhythmic • Team gym • Double mini tramp – double mini trampoline involves a smaller trampoline with a run up • Trampoline events for coaches only • Cover is extended to include 2 free taster sessions (coaches will closely supervise them on these sessions) • FreeG • Birthday Parties • Holiday clubs

Public Liability, Products Liability, Professional Indemnity & Employers Liability

Insurer	Sportscover Europe Ltd on behalf of Certain Underwriters at Lloyds
Policy number	PLON99/0090142
Limit of indemnity:	
Public Liability	£10,000,000 any one occurrence, reduced to £2,000,000 in respect of Abuse
Products Liability	£10,000,000 any one claim limited to £10,000,000 in the aggregate
Employers Liability	£10,000,000 any one occurrence
Professional Indemnity	£10,000,000 any one claim limited to £10,000,000 in the aggregate
Retro Date:	30/09/2018

Principal Exclusions:

- Criminal Acts/Acts with an intention to cause harm
- Ownership, use or possession of any mechanically propelled vehicle, aircraft, hovercraft, or waterborne craft.
- Damage to own property.
- Incidents known to you but not reported to insurers or prior to joining Independent Gymnastics
- Communicable Disease Exclusion

Principal Conditions:

SUB-CONTRACTORS CONDITION

All sub contractors engaged by You shall have in force and effect Public Liability Insurance for third party Bodily Injury or Damage to Property with a minimum limit of indemnity limit of £10,000,000 throughout the duration of their contract with You.

You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract. Sub-Contractors are only covered whilst representing the insured

COACHING CONDITION

In respect of sports coaching; all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' practical coaching experience for the sport in question

GYMNASTIC AND TRAMPOLINING COACHING CONDITION

- The Insured must have at least one designated Coach to a minimum Level 2 qualification responsible for detailing and setting out all gymnastics activities.
- All other coaches must be to a minimum Level 2 qualified.
- All Level 1 Assistant Coaches must be supervised by a Coach qualified to a minimum of Level 2.
- All Coaches must be qualified to the level of performance of the participants in the specific discipline of The Sport.
- A maximum Coach to participant supervision ratio of 1:16 shall not be exceeded at any time;
- A maximum of 8 participants to any apparatus/station/trampoline;
- Each assistant Coach may supervise up to 8 participants in addition to the lead Coach group of 16 (e.g. a total of 24 participants for a lead Coach and assistant Coach).



Marsh Sport is a trading name of Marsh Ltd. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511). Registered in England and Wales Number : 1057274
Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU



It is a further condition of this insurance that in respect of Trampolining:

- All instructors must hold a current recognised trampolining qualification for the level and skill set they are coaching;
- An experienced spotter, of suitable size to the participant, must be in place at each trampoline A maximum of 1 individual person/participant should be on a trampoline at any time Operation of trampolines must be carried out in accordance with Independent Gymnastics Affiliation Limited guidelines

Excess Public Liability & Products Liability

Insurer	Royal & Sun Alliance Insurance Limited
Policy Number	YMM904020
Limit of indemnity	£5,000,000 in excess of primary £10,000,000 layer any one occurrence (except for Products Liability, in the aggregate)

Endorsement:

The following exclusion has been amended;

The indemnity will not apply to legal liability

4. Breach of Professional Duty

arising out of or in connection with any breach of professional duty other than activities arising out of coaching

Principal Exclusions:

- Cyber
- GDPR
- Abuse

Management Liability

Insurer	Sportscover Europe Ltd on behalf of Certain Underwriters at Lloyds
Policy Number	PLON99/0090143
Limit of indemnity	£5,000,000 any one occurrence and in the aggregate in respect of Directors and Officers liability £5,000,000 any one occurrence and in the aggregate in respect of Corporate Reimbursement

Retro Date: 30/09/2018



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Personal Accident

Insurer

Aviva Insurance Limited

Policy Number

100766586GPA

INSURED PERSONS:	All affiliated or approved members and coaches of the organisation
OPERATIVE TIME	Whilst taking part in activities organised by the Insured including direct travel to and from home or place of activity.

PERSONAL ACCIDENT BENEFITS	CATEGORY A
Death	£30,000
Loss of Sight in one or both eyes	£30,000
Loss of Hearing in one ear	£7,500
Loss of Hearing in both ears	£30,000
Loss of one or more Limbs	£30,000
Loss of Speech	£30,000
Permanent Total Disablement* (PTD)	£100 per week
Peramanent Partial Disablement (PPD)	Not Insured
Temporary Total Disablement	£100 per week
Excess Period	4 weeks
Benefit Period	52 weeks
Broken Bones	Insurers will pay You the amount specified below for each fracture, or a maximum of £1,000 for all fractures. Skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)- £250 Spine (vertebrae but excluding coccyx) - £500 Femur or heel - £250 Hip or pelvis (excluding coccyx or thigh) - £500
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Up to £500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £10,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up To £10,000



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Claims:

In the event of an accident or any circumstance likely to give rise to a claim, you must notify Marsh Sport immediately (Email – marshsport@marsh.com). You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully



Daniel Thompson

Head of Sport - Marsh Sport

Marsh Ltd, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG



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