



Aviva Insurance Limited registered in Scotland No. 2116
Registered office: Pitheavlis, Perth, Scotland PH2 0NH
Authorised and regulated by the Financial Services Authority

Combined Liability

POLICYHOLDER	British Cycling Federation
INSURER	Aviva Insurance Ltd
POLICY NUMBER	24779145 CCI
PERIOD OF INSURANCE	31/03/2010 to 31/03/2011
ADDRESS	National Cycling Centre, Manchester

Scope of Cover

Section 1:	Employers Liability
Section 2:	Public Liability

Section 1: Employers Liability

Cover :

Indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business and within the Territorial Limits.

Limits of Indemnity :

Any one occurrence (inclusive of costs £)	10,000,000
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Excess :

Nil

Main Exclusions

Any activities falling outside of the business description
Radioactive contamination
Offshore Activities
Liability arising in connection with aircraft or watercraft
Claims arising from asbestos

Main Extensions

Defence Costs
Health & Safety at Work Legal Defence Costs
Principals clause
Compensation for Court attendance
Contractual liability

Definitions - EMPLOYEES

Any person under a contract of service for apprenticeship with the Insured.
Any labour master or labour only sub-contractor or person supplied by them
Self-employed persons engaged by the Insured
Persons engaged under work experience training study or similar schemes
Any person hired to, borrowed by or supplied to the Insured from any other employer

Persons on secondment to the Insured from the insurers parents subsidiary or associated companies outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Voluntary workers for the Insured
Out workers and home workers for the Insured
Any prospective employee who is being assessed by the assured as to his or her suitability for employment.

Section 2: Public Liability

INSURED:

The Individual Officers' Committee and Members for the time being of the British Cycling Federation, Clubs and organisations affiliated to the British Cycling Federation who have applied to the Federation and who have been accepted for cover within the terms of the policy.

BUSINESS:

Governing body for all forms of cycling approved by the British Cycling Federation including the management of registered events

COVER:

Indemnity against legal liability for injury to third parties or loss of or damage to third party property and/or accidental injury or death to third party persons arising out of the business as a Cycling Federation

In respect of events cover extends to landowners and sponsors of official events in respect of liability arising in connection with the event only

Including the Office Premises risk

Limits of Indemnity

Public Liability any one occurrence (£): 10,000,000

Inner Limits

Members (any one accident)	£10,000,000
Events (any one accident)	£10,000,000
Velodrome Events (any one accident)	£10,000,000

Excess

£2,000 - Third Party Property Damage

Main Exclusions

- Use of a bicycle for business purposes
- Professional Indemnity & Financial Loss
- Asbestos
- Full Terrorism exclusion

Coaches earning in excess of £15,000 in 12 months from any Coaching / Training / Leading.

Claims against a member who is not resident in Great Britain, Northern Ireland, The Channel Islands and the Isle of Man

Member To Member Liability Exclusion:

- (a) One competitor against another in a cycle race or time trial
- (b) One member against another of their immediate family

Main Extensions

Libel & Slander - Limit £250,000 subject to a 10% co-insurance clause
Motor Contingent Liability
Non contribution clause is deleted other than for USA/Canada

Comments

The above information is a brief summary of the policy and is not designed to replace the Policy Document which remains pre-eminent at all times. We strongly recommend that you read the Policy and contact us immediately if you have any queries or require assistance.

Including use of dernys - maximum 125 c.c (other than with approval from Alan Hawkins)

Including registered events by commercial organisations and in particular "The Tour of Britain"

Including invited guests