



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	01/04/2011 to 31/03/2012
ADDRESS	National Cycling Centre, Manchester

Scope of Cover

Section 1:	Employers Liability
Section 2:	Public Liability

Notification

If the information in this schedule is incorrect or incomplete or if the insurance does not meet your requirements please notify us as soon as possible.

You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment of this insurance.

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

Cover

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

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 (as per endorsement A799X)

Motor Contingent Liability

Contribution clause is deleted other than for USA/Canada

Additional Insureds

The company will indemnify **Group Lotus Plc** in the terms of section 2 of this policy in respect of use by the insured of the Group Lotus test track situate Potash Lane, Hethel, Norwich, NR14 8EZ and the surrounding facilities.

The company will indemnify the **Ministry of Defence** and **Qinetiq** in the terms of section 2 of this policy in respect of use by the insured of the Barnsfield Heath, Nr Christchurch Hampshire SO21 3NP and the surrounding facilities.

The company will indemnify **Ford Motor Company Ltd** in the terms of section 2 of this policy in respect of use by the insured of the Ford Test Track situate Dunton Technical Centre, Laindon, Basildon, Essex, SS15 6EE and the surrounding facilities.

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 – Invited guest in this case are defined as guest members of the British Cycling Federation.

Dated: 1st April 2011 until 31st March 2012 (both days inclusive).