

Dare Direct Ltd, Rustling House, Bottle Square Lane, Radnage, Bucks, HP14 4DP
Tel: 0845 120 6400 Fax: 0845 120 6401

Gerard Jones
The Enterprise Centre
The University of Hull
Cottingham Road
Hull
HU6 7RX
United Kingdom

This is your Insurance Schedule from Dare Direct. Please keep this safe for future reference.

Thank you for purchasing your Insurance from us. This document is a summary of the details you have given us. Please check carefully and contact us immediately if there are discrepancies. This document should be read in conjunction with the Full Policy Wording.

Policy Number:	441000410696 – Quote Ref: 5395
Binding Authority Number:	B0524CSPXXXX30109
Insured:	Gerard School of Football Ltd
Address:	The Enterprise Centre, The University of Hull, Cottingham Road, Hull, HU6 7RX
Period of Insurance:	22/04/2009 – 21/04/2010 inclusive
Public Liability: <i>Any one claim or series of claims arising out of one occurrence/unlimited in the period of insurance and in all respect of products</i>	£ 2,000,000
Employers Liability:	£ 10,000,000
Excess	£ 500
Premium:	£ 947.63 <i>including 5% Insurance Premium Tax</i>
Nature of Business Insured	Football Coaching

Endorsements:
Qualifications Warranty It is a condition precedent to liability under this Contract of Insurance that all Coaches are qualified to instruct in the activities they are involved with.
Participant to participant exclusion The Contract of Insurance will not indemnify any Participant for damages or claimants costs and expenses in respect of Injury to any other Participant whilst taking part in the activity to which this Insurance applies.
Advice Inclusion The Underwriters will indemnify the Insured in respect of Injury or Damage caused by or arising from any tuition instruction or advice given by or on behalf of the Insured in respect of the activities contained in their business description.
Overseas Exclusions This contract of insurance will not indemnify the Insured for damages or claimant's costs and expenses arising out activities undertaken outside the territories of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

. . . . About the Sports Business Policy

This document is a listing of our key facts for the Sports Business policy. It contains selected information only. Your Insurance Schedule and the Schedule Details provide full details of the cover purchased.

Who is the Insurer?

This policy is underwritten on behalf of Lloyd's Syndicate 2468 by Marketform, 8 Lloyds Avenue, London, EC3N 3EL.

What sort of insurance is this?

A Sports Business Insurance policy satisfies the demands and needs of a sports related business that wishes to be covered by Liability Insurance whilst undertaking business activities as listed on the Insurance Schedule.

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule, annual policies are valid for one full year. Please note the cover will not incept if any payment method is dishonoured. We do not issue policies of more than one year.

Are there any significant and unusual exclusions or limitations?

These are all set out fully either on the Insurance Schedule or in the policy wording, but please note the following:

- This policy is only available to UK based businesses in the Great Britain.
- There are specific exclusions for War, Terrorism, Sexual Abuse and asbestos.
- There are limits to the amount the insurer will pay in all sections of the policy.
- You may be responsible for paying part of the claim. The amount you have to pay is the excess. The excess payable can be found on the Insurance Schedule.
- You are required to take all reasonable care to protect yourself and your property and to act at all times as if you are not insured.
- Your Insurance Schedule may contain specific warranties and Endorsements, please read carefully.

What are my cancellation rights?

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue and provided no claim is made, obtain a full refund. You can cancel outside the 14 day period but no refund of premium will be made.

How do I claim?

To make a claim you must contact Dare Direct at Rustlings House, Bottle Square Lane, Radnage, Bucks HP14 4DP or Telephone 0845 120 6400 as soon as possible after the incident giving rise to the claim to declare it.

If I am unhappy what steps do I take to complain?

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact Dare Direct. In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:- Complaints Department Lloyd's, One Lime Street, London EC3M 7HA. Telephone: 020 7327 5693. Fax: 020 7327 5225. e-mail: complaints@lloyds.com

What if I am not happy with the outcome of my complaint?

Complaints that cannot be resolved by the Complaints Department may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Am I covered by the financial services compensation scheme? (FSCS)

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation from the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: www.fscs.org.uk