



Summary of Insurances

Insured: Full Members of the Foundation for Community Dance

Activities: Any activities recognised or approved by the Foundation for Community Dance (excluding yoga, aerobics, pilates and martial arts)

CIVIL LIABILITY PROTECTION – UP TO £5M (COVER PROVIDED BY ROYAL & SUN ALLIANCE INSURANCE PLC [R&SA])

Cover

This covers legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to RSA within the period of insurance. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to RSA through Perkins Slade Ltd., at the time of incident.

Limit of Indemnity	£5,000,000	any one event
	£5,000,000	any one period of cover for Products
	£ 250,000	Legal Defence Costs

CIVIL LIABILITY PROTECTION – UP TO £10M (COVER PROVIDED BY ZURICH INSURANCE COMPANY)

Cover

As above.

Limit of Indemnity

All claims arising in respect of which there is an aggregate limit in the underlying policy	£5,000,000 in excess of the underlying limit of indemnity during any period of insurance
Any other claim or series of claims arising from the same cause	£5,000,000 in excess of the underlying limit of indemnity

Principal Exclusions

Liability arising out of:

- Criminal Acts
- Product Guarantee or recall, repair or replacement
- Damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

PERSONAL ACCIDENT (COVER PROVIDED BY ACE EUROPEAN GROUP)

Policy Number UKBOPC42386

The following benefits are provided for the specific injuries listed below, whilst partaking in authorised/recognised activities of the Foundation for Community Dance. The maximum age for this cover is 75 years old.

Insurers and Providers are:

Perkins Slade Ltd (no 969374) is registered at 3, Broadway, Broad Street, Birmingham B15 1BQ

Royal Sun Alliance (no 93792) is registered at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL

Zurich Insurance Company (no 3.749.620.01) is registered at Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU

Abbey Legal Protection (no 4959808) is registered at Minorities House, 2-5 Minorities, London EC3N 1BJ

Perkins Slade Ltd, Royal Sun Alliance, Abbey Legal Protection and Zurich Insurance Company are authorised and regulated by the Financial Services Authority
All Complaints should be referred to Perkins Slade Ltd

