



CHANGE OF CIRCUMSTANCES AND MATERIAL FACTS

Your renewal premium is based on information you gave us previously and if there has been any changes in circumstances you must notify us as soon as possible.

In particular you should notify us:

- Of any alterations in the ownership or the nature of your sport/activities, the type of work undertaken or nature of locations where you undertake work.
- If you intend to work outside of the UK.
- Of any convictions or pending prosecutions (other than motoring)
- If your business is to be wound up or permanently discontinued or carried on by a liquidator or receiver.
- Of any prosecutions under Health and Safety, Welfare or Environmental Protection legislation.

We will then advise you if the policy cover will still be applicable, or any change to the terms or conditions applying to your policy.

If you fail to notify us of any change, your policy may either not operate or not operate fully. If you are in any doubt about whether any change should be advised, please consult us.

Policy Voidable – Duty of Disclosure

You have duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your Insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult us for guidance about your duty of disclosure.



Demands and Needs Statement

IntoSport Scheme

Applicable from August 2013

Demands and Needs identified:

You asked for protection in respect of one or more of the following:-

- a) Public/products liability & professional indemnity cover.
- b) Employers liability cover.
- c) Personal accident cover.
- d) Property damage cover.

For further information on each of these covers, please refer to the enclosed policy summary/Keyfacts documentation.

Personal Recommendation

IntoSport Scheme policy with Hiscox Underwriting Limited provides cover for 12 months.

This Insurer has been selected from a single insurer and is recommended because of:

- Their level of service
- Premium cost
- Their expertise in this field
- Their specialism in this type of insurance

This policy has been recommended as it meets your insurance cover requirements listed in the attached quotation /renewal letter, and your demands and needs listed above, other than any factors in the following section.

This policy does not meet your demands and needs in the following way:

All identified needs met

Factors highlighted by us:

Excess warranty applies as follows:-

Public liability -Third Party Property damage	
Coaches/Instructors	£ 50
Clubs/Societies/Groups/Associations	£100
Professional indemnity	
Coaches/Instructors	£ 50
Clubs/Societies/Groups/Associations	£100
Property damage	£ 50
Commercial legal protection: Aspect enquiries only	£200

Recommended additional covers available:

- Directors and officers:** Claims brought against your directors, partners, trustees, committee members or officers for breach of duty, breach of trust, negligence, defamation or breach of warranty of authority.
- Business HR:** Access to HR documentation templates, downloadable guides and a free online risk assessment for health and safety.
- Commercial legal protection:** Unlimited access to a team of qualified legal advisors who can provide legal advice 24 hours a day.

In our professional opinion all this information combines to make this a suitable policy for you based upon the facts given by you and the accessible information we already hold about you.

Please check that all the information contained in this statement and quotation is correct and complete and contact us immediately if this is not the case.

Warning: This document is not intended to be a statement of cover.

Please refer to the insurer summary of cover and policy document for this information.