



# Square Pegs Business Insurance

## Policy Schedule

Square Pegs is a trading name of Castel Underwriting Agencies Ltd (company no. 07774336). Incorporated in England and Wales, with our registered office situated at Gracechurch Street, London EC3V 0BT. Authorised and regulated by the Financial Conduct Authority.

Chaucer Insurance Company DAC is registered in Ireland (company registration no. 587682), with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is regulated by the Central Bank of Ireland. Chaucer Insurance Company Designated Activity Company UK Branch is a branch of Chaucer Insurance Company Designated Activity Company registered in England and Wales (branch registration no. BR019729), with its registered branch address at Plantation Place, 30 Fenchurch Street, London EC3M 3AD. The branch is authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request.

This Schedule is an insurance document forming part of the insurance policy. It contains The Insured's details and provides details of the sections of this insurance document which apply and other information specific to The Insured and this insurance. As well as the information included on this Schedule, you must review the Statement of Fact to ensure that the information provided is correct. Any alteration or amendment to either document must be notified to us as soon as possible. Your attention is drawn to General Condition 4 of the policy wording, which requires that you make a Fair Presentation of the risk. Failure to do so could mean that your policy does not protect you fully or at all.

Insured - Company name:	Drug Free Powerlifting Ltd
Insured - Individual / first partner name:	Not applicable
Additional insured / partner names if applicable:	
Trading name:	British Drugs Free Powerlifting Association
Address:	20 Haddington Close Wendover AYLESBURY Buckinghamshire GB HP22 5QB
Trade or Business:	Organisation of Drug Free Power Lifting Competitions
Date of issue:	17/08/2021
Period of insurance - Commencement date:	01/09/2021
Period of insurance - Expiry Date:	31/08/2022
Insurer (other than Commercial Legal Expenses):	Chaucer Insurance Company DAC
Binding Authority Unique Market Reference (other than Commercial Legal Expenses):	B4060SP2000012
Policy type:	Business Insurance
Policy booklet reference:	SqPBIP_V04_11_20
Broker:	Moorhouse Group Limited
Broker's reference:	DRUGF/3162829
Policy number:	SQPFB000686

**Premium details:**

Public Liability:	£500.00
Products Liability:	£0.00
Employers Liability:	£331.25
Premises:	£0.00 - Not Insured
All Risks:	£0.00 - Not Insured
Money:	£0.00 - Not Insured
Employee Theft:	£0.00 - Not Insured
Goods In Transit:	£0.00 - Not Insured
Contractors All Risks:	£0.00 - Not Insured
Commercial Legal Expenses:	£0.00 - Not Insured
Total before Insurance Premium Tax:	£831.25
Insurance Premium Tax:	£99.75
Total incl Insurance Premium Tax:	£931.00

**Public & Products Liability:**

Public Liability - Limit of indemnity:	£5,000,000
Products Liability - Limit of indemnity:	£5,000,000
Public Liability - Excess:	£250
Products Liability - Excess:	£250

**Public Liability Rating Breakdown (annual):****Events and Entertainment Activity - Sports events**

Description:	Organisation of Drug Free Power Lifting Competitions
Turnover / BFSC:	Own turnover
Amount:	£11,000
Rate %:	0.91
Premium:	£99.69

## **Employers Liability:**

Limit of Indemnity: £10,000,000

Excess applicable: £0

### **Employers Liability Rating Breakdown (annual):**

<b>Employment Type</b>	<b>Description</b>	<b>Employment Status</b>	<b>Wageroll or Payment</b>	<b>Rate %</b>	<b>Premium</b>
Clerical	Clerical, Sales, Non-Manual	Director or Proprietor	£0	0.00	£0.00
		PAYE Employee	£0	0.00	£0.00
		LOSC	£0	0.00	£0.00
		Volunteers	-		£0.00
		Director or Proprietor	£0	0.00	£0.00
Events and Entertainment	Events Staff	PAYE Employee	£0	0.00	£0.00
		LOSC	£0	0.00	£0.00
		Volunteers	-		£331.25
		<b>Total Wageroll:</b>	£0		<b>EL premium or minimum:</b> £331.25

## **Endorsements applicable:**

### **Absolute Coronavirus Exclusion**

Notwithstanding any other provision of this policy, no cover is provided under the Public and Products Liability Sections for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

1. any fear or threat (whether actual or perceived) of; or
2. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

### **Checking of Insurance Condition**

If The Insured:

1. uses sub-contractors (other than labour only sub-contractors),
2. hires out property to third parties, or
3. appoints third parties to provide goods or services on behalf of The Insured,

each such sub-contractor or third party must have valid public and where applicable employers' liability insurance that provides:

- a. public liability with a limit of not less than that provided by this insurance, and
- b. employers' liability with a limit of at least £10,000,000, and
- c. an 'indemnity to principal' provision.

### **Deliberate Acts Exclusion**

The Insurer will not cover claims arising out of any deliberate, wilful or reckless act or omission by The Insured or by any of The Insured's Directors, partners, proprietors or Employees, including, but not limited to, any assault on, or injury to, any person.

### **Participant Exclusion**

The Insurer will not cover claims arising out of:

1. any deliberate, wilful or reckless act or omission by The Insured or by any of The Insured's Directors, Employees, partners, proprietors or sub-contractors, including, but not limited to, any assault on, or injury to, any person; or
2. Injury to any person sustained, or alleged to have been sustained, as a result of their participation in any sport or sports event.

In all other respects the terms, conditions, exclusions, limits of liability and Endorsements of the insurance apply.

## Work at Height Condition

The Insurer will not provide cover for The Insured's liability arising out of work done by Employees at height, including the regular use of ladders, access platforms, mobile elevated working platforms, scaffolds or by roped access, unless The Insured has disclosed such work on the Statement of Fact or otherwise in the application for this insurance.

It is a condition of this insurance that The Insured takes all reasonable steps to ensure that work at height by any Employee is undertaken in accordance with the provisions of the Work at Height Regulations 2005.

## Notices:

### Employers' Liability Tracing Office

The insurance industry has formed an independent body called the Employers' Liability Tracing Office (ELTO) to help potential claimants find their employers' liability insurer when they have suffered injury or disease. By collating information on employers' liability insurance policies in a central database, ELTO will improve the effectiveness of finding the correct employers' liability insurer in the event of a claim.

If you have employers' liability insurance, we, on behalf of your insurer, will need to request some additional information from you. This information will then be published on to the ELTO website, which can be accessed by the public.

All employers are given a unique Employer Reference Number (ERN) by HM Revenue and Customs (HMRC) when they register as an employer. This reference is sometimes also referred to as the Employers PAYE reference. It usually takes the form of a 3 digit HMRC office number followed by a reference number unique to your business. It appears on most correspondence you receive from HMRC (including your welcome pack from them) and is also used on any P60s and P45s that are issued to your employees.

You will also be asked for full details of any subsidiary companies or other employers covered by your employers' liability policy.

If you don't have your ERN to hand when you take out your employers' liability policy, don't worry. We will contact you via your insurance broker to request the information.

## Complaints

### Enquiries

If you have any enquiry about this insurance please contact your insurance broker or agent who arranged the policy for you.

### Complaints

Our aim is to get it right, first time, every time. If We make a mistake, We will try to put it right promptly. If The Insured is unhappy with the service that has been provided, The Insured should contact Us at the address below.

We will always confirm to The Insured, within 5 working days, that We have received The Insured's complaint. Within four weeks The Insured will receive either a final response or an explanation of why the complaint is not yet resolved, plus an indication of when a final response will be provided. Within eight weeks The Insured will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. After eight weeks, if The Insured is not satisfied with the delay, The Insured may refer their complaint to the Financial Ombudsman Service in the UK or the Financial Services and Pensions Ombudsman in the Republic of Ireland (see details below).

### Chaucer Insurance Company Designated Activity Company

38 & 39 Baggot Street Lower

Dublin 2

Ireland

DO2 T938

Email: [complianceenquiries@chaucerplc.com](mailto:complianceenquiries@chaucerplc.com)

After this action, if you are still not satisfied with the way a complaint has been dealt with, your complaint may also be referred to the Financial Ombudsman Service. The address is:

### Financial Ombudsman Service

Exchange Tower

London

E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 / 300 1239123

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

or:

### Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place

Dublin 2

DO2 VH29

<https://www.fspo.ie/>

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The Financial Services and Pensions Ombudsman is an independent service in the Republic of Ireland for settling disputes between consumers and businesses providing financial services and pensions.

Following the complaints procedure does not affect The Insured's right to take legal proceedings.

## Privacy and Data Protection

### 1. Data Protection

We are committed to protecting and respecting The Insured's privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which We process their personal data, for more information please visit [www.castelmga.com](http://www.castelmga.com)

### 2. How We Use The Insured's Personal Data and Who We Share it With

We may use the personal data We hold about The Insured for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. We will also use The Insured's data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

### 3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in Our notice.

### 4. Disclosure of The Insured's Personal Data

We may disclose The Insured's personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

### 5. The Insured's Rights

The Insured have the right to ask Us not to process their data for marketing purposes, to see a copy of the personal information We hold about The Insured, to have their data deleted

(subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of their data to any controller and to lodge a complaint with the local data protection authority.

#### **6. Retention**

The Insured's data will not be retained for longer than is necessary and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with The Insured, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If The Insured has any questions concerning Our use of their personal data, please contact The Data Protection Officer, please see website for full address details.

#### **Claims Procedure (other than Commercial Legal Expenses)**

If any incident or accident occurs which might result in a claim you must immediately contact us using the contact details in the Claims Procedures and Conditions section towards the end of the policy. Here you'll find full details of how to make a claim and the steps you must follow.

Please note that the Commercial Legal Expenses section of this policy has its own claims notification procedures. You find these in the section called How To Make a Claim in the Commercial Legal Expenses section.

If you have any doubts or need help concerning an incident, accident or potential claim, you can also contact your insurance broker or adviser who will be able to provide assistance.

#### **Claims Contact Details (other than Commercial Legal Expenses)**

Please notify any claim, event, occurrence, prosecution, inquest or inquiry which may result in a claim to The Insurer's nominated claims handlers, using these contact details:

#### **Broadspire**

**Second Floor, Ashton House**

**Silbury Boulevard**

**Milton Keynes**

**MK9 1YA**

**Email: [spegsclaims@broadspiretpa.co.uk](mailto:spegsclaims@broadspiretpa.co.uk)**

**Telephone: 01908 300454**

For details of Commercial Legal Expenses Telephone Helplines and how to make a legal expenses claim, please refer to the policy wording.