



Schedule

Insurer: AXA XL Insurance Company UK Limited

Details:

Policy Number: 2112243/0
Name of Policyholder: **The British Kendo Association**
Insured's Address: 2 Marchfield, Milngavie, Glasgow **Postcode:** G62 8HZ
Business (Activities): Official governing body for Kendo, Laido, Jodo and Naginata in the UK
Risk Categorisation: Sports - Amateur Governance
Period of Insurance: From: 01 March 2026 To: 28 February 2027
 Both dates Inclusive local standard time at the **Insured's** address stated above
 This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

Premises: (1) 2 Marchfield, Milngavie, Glasgow **Postcode:** TW19 5EN

Membership

(1)	Association	1
(2)	Members	2,101
(3)	Instructors	303
(4)	Clubs	136

Property:

Wording Applicable: - **Currency**

Material Damage Section **Not Operative**
Business Interruption Section **Not Operative**

Liability:

Wording Applicable: Combined Liability-SL-0422-POLICY-UK&L

Public Liability Sub-Section **Operative**

Applicable Membership: 1 - 4
Limit of Liability: GBP 10,000,000 any one Occurrence
Extension: Pollution Liability: GBP 5,000,000 any one occurrence
Trigger: Incidents Occurring During
Occurrence Limit: Combined
Excess: GBP -
 Applicable in respect of; Injury, Third Party Property Damage and Defence Costs
Defence Costs: Inclusive
Retroactive Cover: Not Applicable
Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
 Worldwide
Covered Jurisdictions: Wwide ex USA
Total Members 2,540

Products Liability Sub-Section**Operative**

Applicable Membership: 1 - 4

Limit of Liability: GBP 10,000,000 any one Occurrence and in the aggregate

Extension: Pollution Liability: GBP 5,000,000 any one Occurrence and in the aggregate

Trigger: Incidents Occurring During

Occurrence Limit: Combined

Excess: GBP -
Applicable in respect of; Injury, Third Party Property Damage and Defence Costs

Defence Costs: Inclusive

Retroactive Cover: Not Applicable

Products sold in or supplied to: Worldwide

Covered Jurisdictions: Wwide ex USA

Employers Liability Sub-Section**Operative**

Applicable Membership: 1, 4

Limit of Liability: GBP 10,000,000 any one Occurrence
Subject to the following sub-limit which shall be part of and not in addition to the above limit:
Terrorism: 5,000,000.00 any one Occurrence
Asbestos: 5,000,000.00 any one Occurrence

Trigger: Injury Caused During

Occurrence Limit: Protected

Defence Costs: Inclusive

Territorial Limits: Worldwide

Covered Jurisdictions: **United Kingdom**

Total Wageroll: GBP 137 *Number of volunteers

Professional Liability Sub-Section**Operative**

Applicable Membership: 1, 3, 4

Limit of Liability: GBP 10,000,000 any one Occurrence and in the aggregate
Subject to the following sub-limits which shall be part of and not in addition to the above limit:
Breach of Confidentiality: GBP 100,000 any one Occurrence and in the aggregate
Excess: Nil
Breach of Copyright: GBP 100,000 any one Occurrence and in the aggregate
Excess: Nil
Libel and Slander: GBP 100,000 any one Occurrence and in the aggregate
Excess: Nil

Trigger: Claims Made and Notified – Reporting Period 60 Days

Occurrence Limit: Combined

Excess: GBP -
Applicable to Defence Costs

Defence Costs: Inclusive

Territorial Limits: Worldwide

Covered Jurisdictions: Wwide ex USA

Retroactive Date: 01 March 2019

Governance Liability**Operative****Applicable Membership:** 1, 4**Wording Applicable:** Governance Management Liability-SL-0823-POLICY-UK&L**Limit of Indemnity:** GBP 10,000,000 any one Occurrence and in the aggregate

Subject to the following sub-limits which shall be part of and not in addition to the above limit:

Employment Practices Wrongful Act:	GBP	1,000,000	any one Occurrence and in the aggregate
		Excess:	GBP 1,000
Entity Cover:	GBP	2,500,000	any one Occurrence and in the aggregate
		Excess:	GBP 1,000

Trigger: Claims Made and Notified – Reporting Period 60 Days**Occurrence Limit:** Combined**Excess:** GBP 1,000

Inclusive

Defence Costs: Inclusive**Territorial Limits** Worldwide**Covered Jurisdictions:** **United Kingdom****Retroactive Date:** 01 March 2019**Personal Accident****Not Operative**

Premium

Amounts			Basis		Adjustment Factor
Property (incl Pool Re)			N/A		N/A
Employers Liability	GBP	383.73	Minimum & Deposit	Adjustable at the expiration of the Period of Insurance on Final:	Wageroll
Public/Products/Professional Liability	GBP	14,070.31	Minimum & Deposit	Adjustable at the expiration of the Period of Insurance on Final:	Membership
Management Liability	GBP	5,746.75	Minimum & Deposit	Adjustable at the expiration of the Period of Insurance on Final:	Membership
Personal Accident			N/A		N/A
Total ex. Tax	GBP	20,200.79			
Insurance Premium Tax @ 12.00%	GBP	2,424.09			
Total	GBP	22,624.88			

Notification of Claims and Circumstances to:

AXA XL Insurance Company UK Limited
20 Gracechurch Street
London
EC3V 0BG
United Kingdom

E-mail: james.good@axaxl.com
cmsrclaims@axaxl.com

Insurer Regulatory Information:

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

Date of Issue: 25 February 2026



Endorsements

The following are applicable to this insurance:

01 Participant to Participant Claims – Contact Sports

This policy excludes any **Injury** or **Damage** suffered by one participant caused by another participant in any sport or activity under the direction of the **Insured** where physical contact between participants is an accepted part of play (including for example association football/soccer, Australian rules football, American football, basketball, camogie, floorball, Gaelic football, handball, hockey, hurling, ice hockey, lacrosse, martial arts, rugby league, rugby union and water polo).

02 Members Endorsement

Master Policyholder:	The British Kendo Association	
Limit of Liability:	GBP 10,000,000 any one Occurrence	
	Pollution Liability sub-limit:	GBP 5,000,000 any one Occurrence and in the aggregate for each Member
Excess:	GBP Nil	
Covered Jurisdictions:	Worldwide excluding the United States of America and Canada	

2.1 Special Definitions

In addition to the definitions set out in Section 2 – Policy Definitions, the following definitions are used in this endorsement:

“**Member**” means any registered member and/or club and/or coach and/or instructor and/or referee and/or umpire and/or official of the **Insured** and recorded as such in the **Insured’s** membership records. However, the term **Member** does not include any registered member who is not domiciled in the United Kingdom, Northern Ireland, Isle of Man or Channel Islands except where they are temporarily living overseas for a period of not more than 6 months.

“**Membership Activities**” means activities in respect of which the **Member** has taken out membership with the **Insured**.

“**Master Policyholder**” means the **Insured**.

“**Master Policy**” means the cover provided by this endorsement.

2.2 Operative Clause

The **Insurer** will cover the **Member** for all sums which the **Member** is legally liable to pay as damages (including claimants’ costs, fees and expenses) in respect of:

2.2.1 **Injury;**

2.2.2 **Damage** to property not belonging to or in the **Member’s** care, custody or control;

whilst the **Member** is engaged in **Membership Activities** within the Territorial Limits and such **Injury** or **Damage** occurs during the **Period of Insurance** and arises from **Claims** made against the **Member** in the Covered Jurisdictions stated above.



In the event of the **Member's** death, their personal legal representatives will be covered in respect of such liability incurred by the **Member**.

Other than in accordance with the terms of this endorsement, there shall be no cover under this policy for the legal liability of any **Member**.

2.3 **Limit of Liability and Excess**

The maximum amount payable by the **Insurer** for each **Member** under this endorsement for all claims arising out of the same original cause will not exceed the Limit of Liability for this endorsement as stated above.

As part of and not in addition to the Limit of Liability, the **Insurer** will also pay for **Defence Costs**.

The **Insurer** will not be liable for the applicable **Excess** stated above.

2.4 **Member to Member Claims**

Each **Member** is separately covered under this endorsement, including in respect of **Claims** made by one **Member** against another, as if they were insured individually.

2.5 **Exclusions**

This endorsement will not cover the **Member** for any liability, cost or expense arising directly or indirectly from:

2.5.1 **Occupation**

the **Member's**:

- (a) ownership or occupation of any land or building; or
- (b) pursuit or exercise of any employment, business or profession.

2.5.2 **Pollution**

Pollution unless caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period of Insurance**.

The liability of the **Insurer** for all sums payable in respect of all **Pollution** occurring during the **Period of Insurance** shall not exceed the sub-limit of liability specified above, which shall be part of and not in addition to the Limit of Liability for this endorsement.

This cover for **Pollution** shall not apply to any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgment, award settlement either in whole or in part.

2.5.3 **Professional Activities &/or Conduct**

any **Membership Activities** undertaken by:

- (a) the **Member**; or,
- (b) any person engaged by, employed by or sub-contracted by the **Member**

in a professional and/or commercial capacity and/or for the purposes of generating a profit unless specifically agreed by the **Insurer** in writing.

2.5.4 **Notifiable Disease**

any **Notifiable Disease** and 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, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (a) any fear or threat (whether actual or perceived) of; or
- (b) 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.

2.5.5 **Contractual Liability**

any liability arising under contract unless such liability would have arisen in the absence of that contract.

2.5.6 **Deliberate or Reckless Failure to Avoid Injury or Damage**

any deliberate or reckless failure by the **Member** to avoid **Injury** or **Damage**.

2.5.7 **Abuse**

the actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same.

2.5.8 **Motor Vehicles**

the ownership, possession or use by or on behalf of the **Member** or any person or party insured by this policy of any motor vehicle or trailer for which compulsory insurance or security is required by legislation or for which the government or other authority has accepted responsibility.

2.5.9 **Aircraft and Watercraft**

the ownership, possession or use by or on behalf of the **Member** of any aircraft, spacecraft, hovercraft or watercraft.

2.5.10 **Asbestos**

the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss or in respect of that part of any property insured by this policy which consists of asbestos.

2.5.11 **Punitive Damages**

any award of punitive or exemplary damages including fines, penalties, multiplication of compensatory awards or damages or in any other form whatsoever.

2.5.12 **Radioactive Contamination**

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2.5.13 **Terrorism**

any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.



This exclusion also applies to any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

2.5.14 **War**

war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2.5.15 **Cyber**

electronic means including but not limited to failure or impairment of any computer or other electronic device, computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon.

2.5.16 **Liability Covered Elsewhere**

any matter covered under the Public Liability or Product Liability Sub-Sections.

2.6 **Conditions**

The following conditions are important. Any **Member** seeking reimbursement under this endorsement must comply with them. To the extent that any failure to comply causes or contributes to **Injury** or **Damage**, or otherwise disadvantages the **Insurer**, the **Insurer** may refuse to make any payments to the **Member** or any other person.

2.6.1 **Reasonable Steps to Avoid Injury and Damage**

Any **Member** seeking reimbursement under this endorsement must at all times take reasonable steps to avoid **Injury** or **Damage**, which includes complying with all applicable laws, rules, regulations and guidelines imposed by any competent authority (e.g. any sporting or industry governing body).

2.6.2 **Claim Notification**

The **Member** must give to the **Insurer** notice as soon as possible in writing of:

- (a) any **Claim** made against any **Member** which is likely to fall within the scope of this policy;
- (b) any circumstances of which the **Member** becomes aware which are likely to give rise to such a **Claim** being made.

2.6.3 **Assistance and Co-operation**

The **Member** must provide the **Insurer** with such information, assistance and co-operation as the **Insurer** and/or its representative may reasonably request for the purpose of dealing with any **Claim**.

2.6.4 **Documents Relevant to a Claim**

The **Member** must ensure that all documents or other evidence relevant to any **Claim** or any circumstance which is likely to give rise to a **Claim** are not destroyed or otherwise disposed of.

2.6.5 **Claim Control**

The **Insurer** is entitled, but not obliged, to control and conduct on behalf of the **Member** the investigation, defence and settlement of any **Claim**.

2.6.6 **Non-Admission of Liability**



No admission, offer, promise or payment is to be made or given by or on behalf of the **Member** without the written consent of the **Insurer**.

2.6.7 **Payment in Full**

The **Insurer** may at any time pay to the **Member** in connection with any **Claim** either (i) the amount of the applicable Limit of Liability less any sums already paid or (ii) any lesser amount for which such the **Claim** can be settled. Upon such payment being made the **Insurer** shall be under no further liability in connection with that **Claim** and shall hand over conduct and control of the **Claim** to the **Member**.

2.6.8 **Other Insurance**

If at the time of a **Claim** there is any other insurance cover available to the **Member**, the **Insurer** will not have to pay more than its proportionate share of the **Claim** under this endorsement.

2.7 **Master General Terms and Conditions.**

The **Master Policyholder** shall comply with the terms and conditions below.

2.7.1 **Retention and Provision of Records**

The **Master Policyholder** shall establish and maintain complete records relating to all **Members** in connection with the **Master Policy**, including copies of all evidences of insurance, and retain such records, including electronic records, for a minimum period of seven (7) years or for such longer period as may be required by local law and the **Master Policyholder** shall provide to the **Insurer** upon request copies of such records or documentation, or any other information as the **Insurer** may reasonably require from time to time, relating to the **Members**.

2.7.2 **Security of Documents**

All documents evidencing cover and any electronic method of storing and/or producing documentation shall be kept secure at all times. If requested by the **Insurer**, the **Master Policyholder** shall promptly return, delete or destroy all unused documents, including electronic documents, relating to the **Master Policy** and ensure that any issuance or production of such documents by the **Master Policyholder** thereafter ceases.

2.7.3 **Claims, Complaints or Proceedings**

If the **Master Policyholder** is made aware by a **Member** of a claim or complaint that the **Member** wishes to make under the **Master Policy**, the **Master Policyholder** shall promptly inform the **Member** of the arrangements established by the **Insurer** for the making of claims or complaints (as applicable) and shall promptly notify to the **Insurer** full details of the claim or complaint (as applicable);

Where the **Master Policyholder** is aware of any legal or regulatory proceedings or actions commenced against Lloyd's, the **Insurer**, the **Master Policyholder**, arising out of the operation of or in connection with the **Master Policy**, the **Master Policyholder** shall promptly provide the **Insurer** with full details of the same.

2.7.4 **Compliance with the Law and Financial Crime**

Without prejudice to any of the rights or obligations otherwise specified in the **Master Policy**, the **Master Policyholder** shall comply with all applicable laws for the legal and proper enrolment and handling of all insurances for the **Members**, and shall use its best endeavours to ensure that any other



parties with whom it deals in carrying out its duties under the **Master Policy** comply with such laws where applicable;

The **Master Policyholder** shall not accept, offer or facilitate payment, consideration, or any other benefit, which constitutes an illegal or corrupt practice contrary to any applicable anti-bribery legislation.

2.7.5 **Data Protection**

The **Master Policyholder** shall comply with its obligations under the relevant local data protection legislation, whether as data controller or data processor (as appropriate). The term "local data protection legislation" shall include all applicable statutes and regulations in any jurisdiction pertaining to the processing of personal data, including the privacy and security of personal data;

For the purposes of this Section 2.7.5:

“data controller” means the person who, alone or jointly with others, determines the purposes and means of the processing of personal data;

“data processor” means the person who processes personal data on behalf of the data controller;

“data subject” means the identified or identifiable natural person to whom the personal data relates;

“personal data” means any information relating to the data subject;

“processing” means any operation or set of operations which is performed upon personal data, whether or not by automatic means, such as collection, recording, organisation, storage, adaptation or alteration, retrieval, consultation, dissemination or otherwise making available, alignment or combination, blocking erasure or destruction.

2.7.6 **Communication with Members**

The **Master Policyholder** shall inform the **Members** of any changes to the **Master Policy**, which are relevant to the coverage provided to the **Members**, including cancellation or non-renewal of the **Master Policy**.

2.7.7 **Automatic or Tacit Renewal of Insurances Bound**

The **Master Policyholder** must not take any steps which have the effect of committing the **Insurer** to automatic or tacit renewal of any benefit provided to **Members** under the **Master Policy** unless otherwise agreed in writing in advance by the **Insurer**.

2.7.8 **Promotional and Marketing Material**

The **Master Policyholder** must agree with the **Insurer** any specific marketing or promotional material to be used in relation to the **Master Policy**, including on any internet website, portal or similar online system.

2.7.9 **Licensing**

The **Master Policyholder** shall ensure that it maintains all necessary licences, authorisations, registrations and qualifications to perform its duties under the **Master Policy**.



03 Abuse

Applicable Membership: 1

Abuse Extension - Claims Made

CSL-C 002 02/15

Other than in accordance with the terms of this extension, there shall be no cover under this policy or any endorsement thereto for loss, damage, liability, cost or expense arising out of or relating to actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same.

(a) **Cover**

Subject to all the terms and conditions of this policy (including the exclusions applicable to the Liability Sub-Sections), cover is extended under the Public Liability Sub-Section to include cover for all sums which the **Insured** is legally liable to pay as damages (including claimants' costs, fees and expenses) for **Injury** in the conduct of the **Business** which arises from the physical, sexual or psychological abuse of any person (or the failure to prevent the same) happening in the **United Kingdom**, provided that the liability arises from **Claims**:

- (i) made against the **Insured** in the **United Kingdom**;
- (ii) first made against the **Insured** during the **Period of Insurance**; and
- (iii) in respect of abuse, or failure to prevent the same, happening after the Abuse Prior Acts Date and before the end of the **Period of Insurance**.

The Abuse Prior Acts Date is 01/03/2019.

The **Insurer** will also pay **Defence Costs**, provided that the **Insurer** shall not be liable for any fines or penalties imposed as a consequence of any **Claim**, suit or proceedings. **Defence Costs** will be payable as part of, not in addition to the Limit of Liability under this Extension.

(b) **Limit of Liability and Excess**

The Limit of Liability under this extension shall be GBP 1,000,000 any one **Occurrence** and in the aggregate for the **Period of Insurance**. The **Excess** for this extension shall be GBP Nil.

(c) **Special Condition**

The **Insurer** shall have no liability under this extension unless the **Insured** has complied with all applicable laws and regulations (including those relating to the employment and supervision of staff and the carrying out of CRB, DBS and SCRO checks) and taken all other reasonable steps to prevent abuse.

(d) **Special Exclusions**

- (i) There shall be no cover under this extension for any person who commits, condones or ignores abuse.
- (ii) This policy does not apply to or include cover for or arising out of or relating to criminal investigations or inquiries relating to abuse.



- (i) There shall be no cover under this extension for any **Claim** based upon or arising out of any **Occurrence** or circumstance likely to give rise to a **Claim** of which the **Insured** had knowledge (or otherwise had a reasonable basis to anticipate might result in a **Claim**) prior to the earlier of: (1) the inception of this policy; or (2) the inception date of the first coverage of this type the **Insurer** has issued to the **Insured**, provided that the **Insurer** has written continuous coverage for the **Insured** from such date to the inception date of this policy.

04 Additional Cover

Cover under the Employers Liability Sub-Section extends to include:

- Affiliate member clubs of the Insured subject to the club status being ERN (employee reference number) exempt.

Cover under the Public Liability and Professional Liability Sub-Sections extends to include:

- Up to three (3) 'taster sessions' for prospective members of the Insured.

All other terms and conditions remain unchanged.