

# COMMERCIAL LEGAL EXPENSES INSURANCE



## POLICY SCHEDULE

### Product Name

Small Business Legal Expenses Insurance

### Reason for Issue

New Business

### Policy Number

ACT/LEG/090100

### Agent

Marsh Limited, Sport

### Policyholder

CFTTBO British Kendo Association

### Business Description

Official governing body for Kendo, Iaido, Jodo and Naginata in the UK

### Policyholder's Address

2 Marchfield,  
Milngavie,  
Glasgow,  
G62 8HZ,  
United Kingdom

### Premium Breakdown

#### Premium

**£ 88.73**

#### IPT

**£ 10.65**

#### Premium + IPT

**£ 99.38**

### Period of Insurance

#### From

01/03/2026

#### To

28/02/2027

### Date of Issue

20/02/2026

### Operative Covers

Legal advice  
Counselling service  
Tax advice  
ARAG business law  
ARAG employment manual  
Legal defence  
Statutory licence appeals

Contract disputes  
Property protection  
Debt recovery  
Personal injury  
Tax protection  
Employment disputes and compensation awards

### Insurer

ARAG Legal Expenses Insurance Company Ltd

### Limit of Indemnity

£ 500,000 for any one claim or claims, arising at the same time or from the same cause

### Aggregate Limit

£ 1,000,000 for Employment Disputes Compensation Awards. This is the total of all compensation awards per period of insurance. (The aggregate limit does not increase the limit of indemnity which remains as shown above for any claim or claims arising at the same time or from the same cause).

