

Please note that the member (insured) needs to be engaged in the club`s activities. In other words the policy is not designed to accommodate the actions of an individual angler who may cause injury, damage etc to a third party as a result of negligence whilst fishing for pike, or for that matter any other species, except where the event is under the control of the club (PAC).

Individual anglers may have a wider scope of cover for themselves via their own household insurance where the public liability extension should provide an indemnity, or via a specialist marine policy that would provide an indemnity to them whilst using their own boat. The Environment Agency requires such cover to be in place before offering licences on their waters.

By definition therefore an individual angler cannot point to the PAC Public Liability policy as evidence of public liability insurance when they are seeking to licence their own boat.

To view the policy click [here](#)

POLICY SCHEDULE

The Insured will only be entitled to insurance cover under the section or sections which are have selected and for which you have paid the required premium which is inclusive of you Angling Trust annual membership. This schedule together with the policy wording, any endorsements or certificates and any other information supplied shall form the basis of the contract between us and as such shall be read together as one document.

Policy number(s)

***PLON99/0075700-
0075702***

Policyholder

The Insured	The Pike Angler's Club of Great Britain
Address	
Sport/Activities	Angling and associated club activities
Membership	Club:1001-2000

Insurance Intermediary

Name	JRW Group Services Limited
Address	The Royals, Altrincham Road, Manchester M22 4BJ

Period of Insurance (both days inclusive)

Duration	<i>Cover runs concurrently with your Angling Trust membership</i>
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Issued subject to the terms of the attached Policy Wording and signed by the authorised representative of Sportscover Europe Ltd on behalf of the Underwriter/s detailed above.	Premium Summary	
	Property	Not Insured
Authorised Signature Dated 04/02/15	Employers Liability	Undisclosed
	Sports Liability	Undisclosed
	Directors & Officers Liability	Undisclosed
	Amateur Sports Injury	Not Insured
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	Combined Premium	Undisclosed
	Insurance Premium Tax (6%)	Undisclosed
	TOTAL	Undisclosed

in association with

insure4sport are authorised and regulated by the Financial Conduct Authority

Property	
Not Insured	
Employers Liability	
Underwritten by	Amlin Syndicate 2001 at Lloyd's
Applicable to	Member club
Limit of Indemnity	£10,000,000
	£5,000,000 terrorism and asbestos
Wages & Salaries	Up to £25,000 per annum
Excess	£Nil

Public Liability

Underwritten By Sportscover Syndicate 3334 at Lloyd's
Applicable to Member club
Sum Insured Limit of Indemnity any one occurrence for the Sport/Activities detailed above £5,000,000
Excess £Nil

Professional Indemnity

Underwritten By Sportscover Syndicate 3334 at Lloyd's
Applicable to Member club
Sum Insured Limit of Indemnity any one occurrence for the Sport/Activities detailed above £5,000,000 Aggregate Limit £5,000,000
Excess £Nil
Retroactive Date 01/01/2008 unless otherwise agreed in writing by underwriters

COVER AMENDMENTS

(1) 1.19. & 6.10. Territorial Limits

Definitions 1.19. and 6.10. of the policy are amended to read:

Anywhere in the world excluding the United States of America or its Territories or Protectorates. However this exclusion shall not apply to temporary visits of not more than 90 days of non residents of the United States of America.

(2) 3.15. & 10.1.11. Jurisdiction

Exclusions 3.15. and 10.1.11 of the policy are amended to read:

Any claims brought against The Insured under the jurisdiction of the United States of America



COVER EXTENSION

(1) Abuse

Limit of Indemnity £5,000,000

Excess £Nil

Retroactive Date 01/01/2008 unless otherwise agreed in writing by underwriters

This Extension is on a "claims made" basis. It only covers claims made against the Insured and notified to the Company during the period of insurance.

Operative Clause

Subject to the terms, conditions, definitions and exclusions of this Policy (other than as amended by this Extension), the Company hereby agrees to indemnify the Insured up to the Limit of Liability stated in this Extension against all sums which you become legally liable to pay by way of compensation (excluding punitive, exemplary, aggravated and/or multiple damages) as a result of a Claim or Claims arising from incidents that are subsequent to the Retroactive Date and first made against the Insured and notified in writing to the Company during the Period of Insurance stated in the schedule arising out of "Abuse" or attempt thereat committed or alleged to have been committed.

The Company will pay all costs, fees and expenses incurred with the prior written consent of the Company by the Insured in the defence of settlement of a Claim or Claims made against the Insured but not exceeding in total the Limit of Liability noted in this Extension.

The total aggregate liability during any one Period of Insurance for all liability including compensation, costs, fees and expenses shall not exceed the Limit of Liability noted in this Extension.

Definition of Abuse

ABUSE means circumstances where:

- (A) The Insured had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental, and/or spiritual) of the victim and the original Insured was in breach of this duty to protect those in its care either through negligence or vicariously for the acts and/or omissions of its employees, members, volunteers, etc;
- (B) Abuse may be physical, sexual or psychological in nature.

Abuse includes:

- (1) Behaviour which sexualises the victim and uses the victim for sexual gratification.
- (2) The sexual interaction between two minors if there is a perceived difference in power between the victim and the abuser.
- (3) The imposition of an excessively harsh regime through which there is a systematic assault or maltreatment of the victim over a period of time, this would not include a single incidence of physical assault.
- (4) The deliberate pre-meditated maltreatment by an individual in a position of responsibility.

Abuse does not include:

- (1) Schoolyard and workplace bullying
- (2) Treatment / nursing malpractice or any error or omission in the provision of nursing or care treatment



Exclusions

The Company shall not be liable:

- (1) for any liability in respect of which the Insured is entitled to indemnity under any other insurance.
- (2) for any liability arising from Abuse or attempt thereat which occurred or is alleged to have occurred prior to the Retroactive Date specified in this extension.
- (3) for any liability arising from any facts and/or circumstances, of which the Insured had become aware prior to the commencement of the Period of Insurance, which a reasonable person in the Insured's position would have considered as facts and/or circumstances which may give rise to a Claims or Claims under this Policy.
- (4) to indemnify however so arising any perpetrator or alleged perpetrator of any Abuse or attempt thereat.
- (5) for any fines or penalties or the costs of defending and criminal proceedings.

- (6) for any liability arising out of any failure to comply with procedural guidelines established by the Insured concerning Abuse.
- (7) to indemnify any person who has or has been alleged to have:
 - a. authorised or permitted Abuse;
 - b. disregarded knowledge of Abuse;
 - c. had actual or constructive knowledge of Abuse and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse;
 - d. aided or contributed to or supported Abuse; or
 - e. intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse.

Conditions

- (1) The Insured shall, as a condition precedent to indemnity under this Extension, ensure full compliance with all statutory legislation and requirements for dealing with minors.
- (2) The Insured shall bear the Excess (inclusive of costs and expenses) of any one Claim.

For the purpose of determining the Excess applicable to any indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) thereat suffered by any individual claimant shall be deemed to be arising out of one originating cause. If there is more than one claimant, all acts of Abuse or attempt(s) thereat suffered by each individual claimant shall be deemed to be arising out of separate original causes.
- (3) The Insured must give notice in writing to the Company as soon as is reasonably practicable after becoming aware of any fact that may give rise to a Claim or Claims.

Directors & Officers Liability

Underwritten By	Sportscover Syndicate 3334 at Lloyd's
Limit of Indemnity	£5,000,000
Aggregate Limit	£5,000,000
Excess	£250
Situation	Worldwide
Retroactive Date	01/01/2008 unless otherwise agreed by in writing by underwriters

Cover Amendments

(1) 6.17. Territory and Jurisdiction

The indemnity provided by this Policy extends to Claims made anywhere in the world, except:

6.17.1. any Claims arising or for actions brought in or determined pursuant to the law of, the United States of America or its Territories or Protectorates; or

6.17.2. any Claims arising out of the enforcement of judgements, orders or awards obtained in or determined pursuant to the laws of the United States of America or or its Territories or Protectorates

Amateur Sports Injury

Not Insured