

Your Encompass Policy Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Royal & Sun Alliance Insurance plc

Basic Details:

Policyholder/Insured:	Scottish Hill Running	Primary Contact:	Jill Stephen
Correspondence Address:	To	Telephone:	-
	Be	Account Handler:	Hazel Strachan
	Confirmed	Email Address:	hs@keegan-pennykid.com
		Our Reference:	SCOY36CS01
Email:	jillianstephen@live.co.uk		
Activities:	Club organising approximately 70 open running/race events annually. Average number of participants 100 although on occasion there may be up to 250 participants.		

Company/Insurer Details:

Insurer:	Royal & Sun Alliance Insurance plc	Intermediary:	Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number:	RKK958425		50 Queen Street, Edinburgh
			Scotland,
			EH2 3NS
Broker Ref:	SCOY36CS01	Tel:	0131 225 6005
Period of Insurance:	19/09/2022 to 18/09/2023	Web:	www.keegan-pennykid.com
		Email:	mail@keegan-pennykid.com

Insurance Premium:

Reason for Issue:	New Business	
Insurance Premium	£	360.00
Insurance Premium Tax	£	43.20
Total Premium	£	403.20

If there are any Endorsements applicable to the Sections of Cover provided by this Policy these will be shown in the Endorsement Appendix at the end of the Schedule

Property Damage Insurance:

Basis of Cover Not Insured

Specified Items:

Basis of Cover Not Insured

Business Interruption:

Basis of Cover Not Insured

Loss of Registration Certificate Insurance:

Basis of Cover Not Insured

Money Insurance:

	Limit of Indemnity
Premises/Transit	£ 4,000
Personal Injury (Robbery) - units	5

Terrorism Insurance:

Basis of Cover	Not Insured
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Liability Insurance:

Basis of Cover	Limit of Indemnity
Section 1 Employers' Liability - Not Insured	
Section 2 Public/Products Liability - Insured	
Any one Event	£ 5,000,000
All Events happening during the Period of Insurance in respect of products supplied	£ 5,000,000
All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£ 5,000,000
Section 3 Legal Defence Costs - Insured	
Part A	
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	Not Insured
Part B	
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£ 250,000
Section 4 Financial Loss - Not Insured	
Section 5 Abuse - Not Insured	
Section 6 Crisis Containment - Insured	
The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£ 25,000

Cyber Liability

Basis of Cover	Not Insured
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Professional Indemnity Insurance

Basis of Cover	Not Insured
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Fidelity Insurance

Basis of Cover	Not Insured
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Personal Accident & Travel Insurance

Personal Accident Insurance - Not Insured

Travel Insurance - Not Insured

Loss of Liquor Licence Insurance

Basis of Cover Not Insured

Management Protection Insurance

Basis of Cover Not Insured

Legal Expenses Insurance

Basis of Cover	Limit of Indemnity
Any one claim (except where otherwise stated in the Policy)	£ 100,000
Limit in total for all claims in any one Period of Insurance	£ 1,000,000

Transit Insurance

Basis of Cover Not Insured

Contractors All Risks Insurance

Basis of Cover Not Insured

Computer Equipment Insurance

Basis of Cover Not Insured

Loss of NCB & Excess Protection

Basis of Cover Not Insured

Endorsement Appendix - Endorsements applicable to the Sections of Cover provided by the Policy

Detail: The following Exclusion is added to Section 2 Public/Products Liability of the Liability Insurance Section of this Policy 16 Ukraine Crimea Russia or Belarus arising from or in connection with: A) the export of any products by or on behalf of the Policyholder, or B) any visits by any Person Employed to Ukraine Crimea Russia or Belarus

Amendment to Public/Products Liability Exclusions

The following is applicable to Liability Insurance Section 2 Public Products Liability only.

Exclusion 17 Abuse is hereby deleted.

Ukraine Crimea Russia or Belarus Exclusion

The following Exclusion is added to Section 2 Public/Products Liability of the Liability Insurance Section of this Policy

16 Ukraine Crimea Russia or Belarus arising from or in connection with:
the export of any products by or on behalf of the Policyholder,
or
any visits by any Person Employed
to Ukraine Crimea Russia or Belarus