

## **EVIDENCE OF COVER**

**TO WHOM IT MAY CONCERN,**

### **Confirmation of Insurance – Foundation for Community Dance t/a People Dancing**

We act as Insurance Brokers for the client and have arranged insurance(s) on their behalf as detailed below:

**INSURED:** Professional Individual Members of People Dancing

**INSURED ACTIVITIES** Any activities recognised and/or approved by People Dancing, including Pilates.

Cover extends to include cover for Professional Performance work providing your income from this, does not exceed £15,000 per annum.

### **PUBLIC LIABILITY**

Your legal liability to pay compensation including legal costs for death or bodily injury, or damage to third party property in the course of your activities.

**INSURER:** Hiscox Insurance Company Limited

**POLICY NUMBER:** PL-PSC10003441438

**PERIOD OF INSURANCE:** 01 April 2024 (or the start date of membership whichever is later) to 31 March 2025 both days inclusive

**LIMITS OF INDEMNITY:** £10,000,000 each and every claim or loss, excluding defence costs and criminal proceedings costs

**EXCESS:** £250 (third party property damage)  
£NIL (third party bodily injury)

**GEOGRAPHICAL LIMITS:** Worldwide

**APPLICABLE COURTS:** Worldwide (excluding USA and Canada)



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

**EMPLOYERS LIABILITY**

Your legal liability to pay compensation, including legal costs, for death, bodily injury and illness to employees arising as a result of their employment.

**INSURER:** Hiscox Insurance Company Limited

**POLICY NUMBER:** PL-PSC10003441438

**PERIOD OF INSURANCE:** 01 April 2024 (or the start date of membership whichever is later) to 31 March 2025 both days inclusive

**LIMITS OF INDEMNITY:** £10,000,000 each and every claim or loss, including defence costs but excluding representation costs

**GEOGRAPHICAL LIMITS:** Worldwide

**APPLICABLE COURTS:** United Kingdom, The Isle of Man and The Channel Islands

**PROFESSIONAL INDEMNITY**

Indemnity in respect of claims against you for financial loss (e.g., breach of contract, or giving incorrect professional advice).

**INSURER:** Hiscox Insurance Company Limited

**POLICY NUMBER:** PL-PSC10003441438

**PERIOD OF INSURANCE:** 01 April 2024 (or the start date of membership whichever is later) to 31 March 2025 both days inclusive

**LIMITS OF INDEMNITY:** £2,000,000 each and every claim or loss, excluding defence costs

**EXCESS:** £1,000

**GEOGRAPHICAL LIMITS:** Worldwide

**APPLICABLE COURTS:** Worldwide (excluding USA and Canada)

**LEGAL ADVICE HELPLINE ONLY (provided by Markel Legal Expenses)**

Members have unlimited free access to the Legal Advice Line for specialist UK advice covering Commercial Law, Employment Law, Licensing, Health and Safety, Taxation and VAT Enquiries.  
**Advice Line telephone number - 0345 458 6810**

**EQUIPMENT INSURANCE**

All risks cover for accidental loss of or damage to dance equipment. Cover applies anywhere in Europe.

<b>INSURER:</b>	Hiscox Insurance Company Limited
<b>POLICY NUMBER:</b>	PL-PSC10003441438
<b>PERIOD OF INSURANCE:</b>	01 April 2024 (or the start date of membership whichever is later) to 31 March 2025 both days inclusive
<b>LIMITS OF COVER:</b>	£500 per member any one claim
<b>EXCESS:</b>	£100
<b>GEOGRAPHICAL LIMITS:</b>	Europe

**Please note that all cover is subject to the policy terms, conditions and exclusions.**

SAMPLE

## **PERSONAL ACCIDENT**

A benefits policy to pay a lump sum in the event of death and bodily injury, and weekly benefits for disability

<b>INSURED:</b>	Any Professional Member of People Dancing.
<b>EFFECTIVE TIME:</b>	Whilst participating in any activity recognised by People Dancing, anywhere in the world. For activities within the United Kingdom, includes travelling thereto and therefrom.
<b>INSURER:</b>	Aviva Insurance Limited
<b>POLICY NUMBER:</b>	100731083GPA
<b>PERIOD OF INSURANCE:</b>	01 April 2024 (or the start date of membership whichever is later) to 31 March 2025 both days inclusive

<b>LIMITS OF INDEMNITY:</b>	
<b>Death</b>	£5,000
<b>Loss of Sight in one of both eyes</b>	£25,000
<b>Loss of Hearing in one ear</b>	£8,750
<b>Loss of Hearing in both ears</b>	£25,000
<b>Loss of one or more Limbs</b>	£25,000
<b>Loss of Speech</b>	£25,000
<b>Permanent Total Disablement (PTD)</b>	£25,000
<b>Continental Scale</b>	Up to £25,000
<b>Temporary Total Disablement</b>	£100 per week
<b>Deferment Period</b>	28 days
<b>Benefit Period</b>	26 weeks
<b>Broken Bones:</b>	
<b>Arm (Humerus, Radius &amp; Ulna) or Wrist</b>	£150
<b>Leg (Femur, Tibia, Fibula), Ankle or Kneecap</b>	£300
<b>Skull (excluding Jaw and Nose)</b>	£300
<b>Collarbone &amp; Shoulder Blade</b>	£300
<b>Coma Benefit</b>	£50 per day, up to max of 730 days
<b>Dental Expenses</b>	Up to £500
<b>Funeral Expenses</b>	Up to £10,000
<b>Hemiplegia</b>	£25,000
<b>Paraplegia</b>	£25,000
<b>Quadriplegia</b>	£50,000
<b>Hospitalisation</b>	£50 per day up to a max of £750
<b>Medical Expenses</b>	Up to £30,000
<b>Physiotherapy</b>	Up to £500

<b>Rehabilitation Expenses</b>	Up to £15,000
<b>Permanent Partial Disablement: Permanent severance or permanent and total loss of use of:</b>	
<b>A foot below the level of the ankle (talo-tibial joint)</b>	50%
<b>A hip, knee, ankle or thumb</b>	20%
<b>A forefinger or big toe</b>	15%
<b>Any other finger</b>	10%
<b>Any other toe</b>	5%
<b>The back of spine below the neck with no damage to the spinal cord</b>	40%
<b>The neck or cervical spine with no damage to the spinal cord</b>	30%
<b>A shoulder, elbow or wrist</b>	25%
<p>Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment. When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total. If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.</p>	

SAMPLE

## **CLAIMS**

In the event of an accident or any circumstance likely to give rise to a claim you must notify Marsh Sport immediately. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable. Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

Please call us if you are aware of an incident on **0345 872 5060** (9am - 5pm, Monday to Friday), or alternatively email us [marshsport@marsh.com](mailto:marshsport@marsh.com).

This document is issued as a matter of information only and confers no right upon you other than those provided by the policies. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policies described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

This document may not be reproduced by you or used for any other purpose without our prior written consent. This document shall be governed by, and shall be construed in accordance with English law.

Yours faithfully



Natalie Wale  
Head of National Governing Bodies  
Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG  
t: 0345 872 5060 e: [marshsport@marsh.com](mailto:marshsport@marsh.com)  
[www.marhsport.co.uk](http://www.marhsport.co.uk)