AXA

XL Insurance

Sport & Leisure

Schedule

Combined Sport & Leisure Insurance – Affinity

Form CSL-A 0724 - STB

July 2024

Schedule

Policy Details:

Unique Market Ref:	B0334SC3342026714
Policy No:	**XLC-EKF-0143-0226**
Wording:	Combined Sport & Leisure Insurance - Affinity (CSL-A 0724 – STB)
Insured:	**Registered Instructors; Clubs; and Members of the English Karate Federation CIC**
Insured's Address:	PO Box 4422, Hornchurch, Essex, RM12 9FD
Premises:	None
Business:	Karate
Period of Insurance:	**From: 01.08.2026** **To: 31.07.2027**

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**.

Premiums are declared on a monthly declaration basis with the declared Instructor; Club; Members attaching to the policy for a 12 month period from the date of their declaration.

Material Damage Section — Not Operative

Specifications

Sports and Business Equipment

Description:	All Risks Property Damage
Sum Insured Full Value:	**GBP 0**
Item Limit:	GBP 0
Excess:	**GBP 0**

Liability Section — Operative

Covered Jurisdictions: **United Kingdom**

Public Liability Sub-Section — Operative

Limit of Liability:	**GBP 5,000,000** any one **Occurrence**	
Extension:	Pollution Liability:	**GBP 2,500,000** any one **Occurrence** and in the aggregate
Trigger:	Incidents Occurring During	
Occurrence Limit:	Combined	
Excess:	**GBP 100**	
	Applicable to **Injury** and **Damage**	
	Applicable to **Defence Costs**	
Defence Costs:	Inclusive	
Retroactive Date:	Not Applied	
	Except Data Protection Act: Not Applied	
Business Premises:	The **Business** is carried on from premises in the following territories and no others for the purposes of this Section:	
	United Kingdom	

Product Liability Sub-Section — Operative

Limit of Liability:	**GBP 5,000,000** any one **Occurrence** and in the aggregate	
Extension:	Pollution Liability:	**GBP 2,500,000** any one **Occurrence** and in the aggregate
Trigger:	Incidents Occurring During	
Occurrence Limit:	Combined	
Excess:	**GBP 100**	
	Applicable to **Injury** and **Damage**	
	Applicable to **Defence Costs**	
Defence Costs:	Inclusive	
Retroactive Date:	Not Applied	
	Except Consumer Not Applied	
Products sold in or supplied to:	**United Kingdom**	

Employers' Liability Sub-Section — Not Operative

Limit of Liability:	**GBP N/A** any one **Occurrence**
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:
	Terrorism: **GBP N/A** any one **Occurrence**
	Asbestos: **GBP N/A** any one **Occurrence**
Trigger:	**Injury** Caused During
Occurrence Limit:	Protected
Defence Costs:	Inclusive
Covered Jurisdictions:	**United Kingdom**

Professional Liability Sub-Section — Operative

Limit of Liability:	**GBP 1,000,000** 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 250,000** any one **Occurrence** and in the aggregate
	Excess: **Nil**
Trigger:	Claims Made and Notified – Reporting Period 60 Days
Occurrence Limit:	Combined
Excess:	**GBP 100**
	Applicable to **Defence Costs**
Defence Costs:	Inclusive
Retroactive Date:	Date Professional Indemnity Insurance was first put in force, provided maintained continuously. Except Data Protection: Not Applied

Notification of Claims and Circumstances to:

AXA XL
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com

shadan.shirkhani@axaxl.com

Signature: 

Date of Issue: 30.07.2026

This document has been issued by Pulse Sport and Leisure under authority from AXA XL Insurance Company UK Limited.

Pulse Sport and Leisure is a trading name of Pulse Insurance Limited
Authorised & Regulated by the Financial Conduct Authority for non-investment insurances (FCA Register No. 308626).
Pulse Sport and Leisure, Jonathan Scott Hall, Thorpe Road, Norwich, Norfolk, NR1 1UH
Tel: 01603 626904
Web: www.pulse-insurance.co.uk
Registered in England & Wales No. 3492137

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Endorsements

ADDITIONAL CONDITIONS:
In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs.
2. All activities including those on a sub-contracted basis must be advised to Insurers.
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval.
4. A qualified Emergency Aider is present at all times.
5. All coaches/instructors must be suitably qualified to a minimum of Level 1 via the sports National Governing Body for the sport that they are coaching or an acceptable alternative as agreed with underwriters.
6. The coach to participant ratio must not exceed the national governing body recommendation for the sport being coached or as agreed with Underwriters.
7. All Coaches with access to children and vulnerable adults to be DBS checked.
9. Instructors can add additional similar martial arts into their policies upon request but they must first be advised then agreed by Pulse Sport & Leisure.

INSTRUCTOR PUBLIC LIABILITY:

It is noted and agreed that the Public Liability limit of indemnity for Instructors is £5,000,000 any one occurrence, in respect of the above sport as stated in the membership certificate issued.

In return for payment of an additional premium the Public Liability limit of indemnity is increased to £10,000,000 for named EKF Instructors as declared to Insurers.

MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider);
2. Excluding Participant to Participant liability;
3. Excluding all activities other than those disclosed to Underwriters;
4. Excluding the use of all live weapons;
5. Excluding Ringwork;
6. Excluding all professional fighting and competitions where prize money is involved.
7. Coronavirus Absolute Exclusion
   Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from 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:
   (i) any fear or threat (whether actual or perceived) of; or
   (ii) 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.'



axaxl.com

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

Telephone: +44 (0)20 7626 0486 Fax: +44 (0)20 7623 9101 **axaxl.com**

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