Combined Liability Schedule

Broker	Marsh Sport	**Date of Issue**	07/08/2026
Policy Number	BP07091-2601		
Policyholder	Audax United Kingdom Long Distance Cyclists Association		
Registered Address	Unit 6, Whitelands, Terling Road, Hatfield, Peverel, Essex, CM3 2AG, UK		
Business	The national governing body for long-distance randonneur cycling in the UK.		
Transaction Type	Original Policy		
Effective Date	13 August 2026		
Period of Insurance	13 August 2026 **to** 12 August 2027		(both days inclusive)
Line Size	100%		

Premium	GBP	9,484.20	**Annual Premium**	GBP 9,484.20	
Insurance Premium Tax	GBP	1,138.10	**Payable as a**	100%	**Minimum & Deposit**
Transaction Fee	GBP	350.00			
Total amount payable	GBP	10,972.30			
Wording applicable	RBJ LP vJan26				
Unique Market Reference	B1262BW0624626				

	EL	**PL/PR**
Brokerage	20.0%	20.0%

Endorsement Applicable to Policy

L086 - Participant to Participant Liability Extension

Employers' Liability

Limit of Liability

Bodily Injury	Any one occurrence	GBP 10,000,000
Asbestos	Any one occurrence	GBP 5,000,000
Terrorism	Any one occurrence	GBP 5,000,000

Minimum Premium	The insurance provided by this Section is subject to a 100% minimum and deposit premium

Public and Products Liability

Limit of Liability

Public Liability	Any one occurrence	GBP 5,000,000
Products Liability	Any one occurrence and in the aggregate in the Period of Insurance	GBP 5,000,000
Pollution	Any one occurrence and in the aggregate in the Period of Insurance	GBP 2,000,000
Terrorism	Any one occurrence and in the aggregate in the Period of Insurance	GBP 2,000,000

Deductible/Excess

1	Public Liability - TPPD	GBP	500	Excess
2	Public Liability - TPI	GBP	-	Excess
3	Products Liability	GBP	500	Excess

Minimum Premium	The insurance provided by this Section is subject to a 100% minimum and deposit premium unless specified above

Sections	Operative	Adjustable
Employers' Liability	Yes	Yes
Public Liability	Yes	Yes
Products Liability	Yes	Yes

Reason for issue	Original Policy

Important Notes

- This quotation is valid for 30 days from the Date Issued above or the renewal date whichever comes first.
- The terms of this policy are based on the information within the most recent presentation provided, in conjunction with any subsequent communications confirmed in writing by the underwriter, prior to the cover being held.
- In addition to the insurance premium, a transaction fee is charged at the inception, renewal and any mid-term change of your policy. The transaction fee is clearly stated on all quotations & policy schedules issued by RB Jones UK's underwriters. It is a charge which reflects RB Jones UK's costs in arranging, amending, renewing and cancelling any policy of insurance. If a policy is cancelled within 14 days of inception or renewal, RB Jones UK will waive the transaction fee. Beyond the initial 14 days RB Jones UK reserve the right to apply the transaction fee.

Subjectivities

Please note that any unsatisfactory subjectivity could result in terms being amended or withdrawn, and in respect of post bind subjectivities cover can also be cancelled by underwriters within the terms of the policy wording

- Confirmed 5 year claims experience is required within 30 days of inception, if not already received.
- If surveys are to be undertaken, all risk improvements to be completed within the agreed deadlines.
- The Employer Reference number is required within 7 days of inception, if not already received.
- These terms are subject to no proposer, director or partner of the Business either personally or in any business capacity having:
  - had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or having any prosecutions pending;
  - been previously: declared bankrupt, insolvent, the subject of bankruptcy or insolvency proceedings, or had a county court judgement awarded against them;
  - been disqualified from holding company directorship;
  - been served with a prohibition or improvement order under Health and Safety Legislation;
  - had an insurance policy cancelled or special terms imposed.
- If this proposal is new to Burns & Wilcox, then terms are provided subject to confirmation that the current programme does not include any capacity provided by Accelerant Insurance Europe SA, or if it does, then the current market are not offering terms for the proposed period or for the same covers, otherwise our terms are withdrawn.
- Written health & safety training policies and procedures in place and up to date.
- Written risk assessments undertaken and up to date.

About Us and Your Insurer

- RB Jones Global Solutions Limited is a coverholder of, and is underwriting on behalf of, Certain Underwriters at Lloyd's led by Ascot Underwriting Limited, Lloyd's Syndicate 1414. RB Jones Global Solutions Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 06185834 at 8th Floor, 30 St Mary Axe, London, EC3A 8BF
- Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No.04690709. Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY.

Several Liability Notice

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

RBJONES

Data Protection

Your personal data may be processed and held by us in our capacity as data controllers in order for us to write and administer your policy and to assist in the claims handling process in accordance with applicable data protection laws. To read our data privacy policy in full, for more information about your data protection rights, and for links to the above Insurers' own privacy policies please visit our website.

Dated:	07/08/2026	Signed:	Chloe Beckingham	

Applicable Endorsements to this Policy

L086 - Participant To Participant Liability Extension

The indemnity provided under the Public and Products Liability Section shall extend to apply to each individual member or participant of the insured's club while engaged in the Insured's organised cycle rides as if a separate Policy had been issued to each.

Provided that:
1. such member or participant is not entitled to indemnity under any other insurance;
2. nothing in this extension shall increase the liability of the Company to pay any amount exceeding the Limit of Liability regardless of the number of persons claiming to be indemnified;
3. such member or participant shall as though there were the Insured be subject to the Conditions Exclusions limitations and terms of this Policy insofar as they can apply.

All of the Conditions, Exclusions, limitations and terms of the Policy shall otherwise continue to apply to the Policy and these endorsements, including, for the avoidance of doubt, the General Conditions.