

Combined Liability Schedule

Broker	Marsh Sport	Date of Issue	12/08/2025
Policy Number	BP07091-2501		
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 2025		
Period of Insurance	13 August 2025 to 12 August 2026		(both days inclusive)
Line Size	100%		
Premium	GBP 8,784.20	Annual Premium	GBP 8,784.20
Insurance Premium Tax	GBP 1,054.10	Payable as a	100% Minimum & Deposit
Transaction Fee	GBP 350.00		
Total amount payable	GBP 10,188.30		
Wording applicable	BW LP vACCJan24		
Unique Market Reference	AGB2500046		

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

- 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 Burns & Wilcox's underwriters. It is a charge which reflects Burns & Wilcox's costs in arranging, amending, renewing and cancelling any policy of insurance. If a policy is cancelled within 14 days of inception or renewal, Burns & Wilcox will waive the transaction fee. Beyond the initial 14 days Burns & Wilcox 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.
- 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

- Your policy is administered by Burns & Wilcox Ltd and underwritten by Accelerant Insurance Europe SA/NV UK Branch, 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB.

The Firm Reference Number of Accelerant Insurance Europe SA/NV UK Branch is 940712. Its UK Establishment Number is BR025748 and its UK Establishment Office is located at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB. Burns & Wilcox Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England No. 6185834 at One Minster Court, Mincing Lane, London EC3R 7AA.
- Accelerant Insurance Europe SA/NV UK Branch is the UK establishment of Accelerant Insurance Europe SA/NV, an insurance company authorised under code 3193 and regulated by the National Bank of Belgium and the Financial Services and Markets Authority in Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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 at: <https://www.burnsandwilcox.co.uk/privacy-policy/>

Dated: 12/08/2025

Signed: Chloe Beckingham

