



Schedule

Stafford Sports and Performance Academy Limited



Schedule

AXA XL Insurance Company UK Limited

Details:

Agreement No:	B0334SC3342024376		
Reference No:	1207509/2024/CAT/MB088/CL		
Insured:	Stafford Sports and Performance Academy Limited		
Insured's Address:	Mr Stephen Glover 9 Thorneyfields Lane Stafford	Postcode:	ST17 9YS
Business (Activities):	Sports Coaching - Children aged 4-16 (dance and multi sports)		
Risk Categorisation:	Any Activities not mentioned in Categories 1-3 & 5		
Period of Insurance:	From: 16 March 2026	To:	15 March 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**.

Material Damage Section: Not Operative

Policy Wording: CSL-L 0823 - POLICY - MAB

Sports & Business Equipment Not Operative

Sum Insured:	GBP -			
Item(s):	Description	Sum Insured	Per Item Limit	Excess
	Cups & Trophies	GBP -	GBP -	GBP -
	Kit Equipment	GBP -	GBP -	GBP -
	Ride-on Mowers	GBP -	GBP -	GBP -
	Other Ground Maintenance Equipment	GBP -	GBP -	GBP -
	Office Equipment	GBP -	GBP -	GBP -
	Miscellaneous Items	GBP -	GBP -	GBP -

Liability Section: Operative

Policy Wording: CSL-L 0823 - POLICY - MAB
Number of Coaches 1 paid employee - maximum 20 part time (casual)
Volunteers/Employees 1 paid employee - maximum 20 part time (casual)

Public Liability Sub-Section Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence**
Extension: Pollution Liability: GBP 1,000,000 any one **Occurrence** and in the aggregate
Trigger: Incidents Occuring During
Occurrence Limit: Combined
Excess: GBP 250 Applicable to Injury and Damage
Defence Costs: Inclusive
Retroactive Cover: Not Applicable
Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
 United Kingdom (excluding Northern Ireland)
Covered Jurisdictions: United Kingdom

Products Liability Sub-Section Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence** and in the aggregate
Extension: Pollution Liability: GBP 1,000,000 any one **Occurrence** and in the aggregate
Trigger: Incidents Occuring During
Occurrence Limit: Combined
Excess: GBP 250 Applicable to Injury and Damage
Defence Costs: Inclusive
Retroactive Cover: Not Applicable
Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
 United Kingdom (excluding Northern Ireland)
Covered Jurisdictions: United Kingdom

Employers' Liability Sub-Section Operative

Limit of Liability: GBP 10,000,000 any one **Occurrence**
 Subject to the following sub-limit which shall be part of and not in addition to the above limit:
Terrorism: GBP 5,000,000 any one **Occurrence**

Asbestos: GBP 5,000,000 any one **Occurrence**
Trigger: Incidents Occuring During
Occurrence Limit: Combined
Excess: GBP -
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
Sub limits: 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: GBP 250
 Breach of Copyright: GBP 100,000
 Excess: GBP 250
 Libel and Slander: GBP 100,000 any one **Occurrence** and in the aggregate
 Excess: GBP 250
Trigger: Claims Made and Notified – Reporting Period 60 Days
Occurrence Limit: Protected
Excess: GBP 250 Applicable to Defence Costs only
Defence Costs: Inclusive
Retroactive Cover: As detailed in Additional Extension 031 below
Covered Jurisdictions: United Kingdom

Personal Accident Section:

Not Operative

Policy Wording: Not Applicable
Geographical Limits: Not Applicable
Claim Time Limit: Not Applicable
Permanent Partial Disablement Basis: -
Event Aggregate Limit: -
Travel Accumulation Limit: -
Insured Persons: Any registered members, playing members, trainers or coaches including extra officials

Insured Persons (Category):

BENEFITS SCHEDULE		
Adult	Junior - Small Sided	Junior - Full Sided

Number of teams Covered:	-	-	-
Age Limit (inclusive):	Not Operative	Not Operative	Not Operative
Option Selected:	Not Operative	Not Operative	Not Operative
Benefit Type:			
Accidental Death:	GBP -	GBP -	GBP -
Permanent Total Disablement:	GBP -	GBP -	GBP -
Permanent Partial Disablement:			
Loss of Limb (one limb):	GBP -	GBP -	GBP -
Loss of Limb (two or more):	GBP -	GBP -	GBP -
Loss of Sight (one eye):	GBP -	GBP -	GBP -
Loss of Sight (both eyes):	GBP -	GBP -	GBP -
Loss of Hearing (one ear):	GBP -	GBP -	GBP -
Loss of Hearing (both ears):	GBP -	GBP -	GBP -
Loss of Speech:	GBP -	GBP -	GBP -
Temporary Total Disablement:			
Weekly Occupational (applicable to sixteen (16) Years and over):	GBP -	GBP -	GBP -
Maximum Duration:	-	-	-
Waiting Period:	-	-	-
Medical Expenses:			
Dental Expenses:	GBP -	GBP -	GBP -
Excess:	GBP -	GBP -	GBP -
Hospital Daily Benefit:	GBP -	GBP -	GBP -
Maximum Period:	-	-	-
Waiting Period:	-	-	-
Fracture and Physiotherapy:			
Fracture to one or more Arm Bone(s)	GBP -	GBP -	GBP -
Fracture to one or more Leg Bone(s)	GBP -	GBP -	GBP -
Fracture to collar, cheek, pelvic or hip bone(s)	GBP -	GBP -	GBP -
Fracture to one or more finger or toe bone(s)	GBP -	GBP -	GBP -
Physiotherapy (six (6) sessions maximum)	GBP -	GBP -	GBP -

Premium	Base Premium	GBP	575.00
	Insurance Premium Tax @ 12.0%	GBP	69.00
	Total Premium	GBP	644.00

Notification of Claims and Circumstances to:

Claims Department
 AXA XL Insurance Company UK Limited.
 20 Gracechurch Street
 London
 EC3V 0BG
 E-mail: James.Good@axaxl.com
Jonathan.M.Kelly@axaxl.com

Issued on behalf of AXA XL by Mann Broadbent Sports Insurance Brokers

Date: 20 February 2026

Signed:



Endorsements

Additional Condition(s)

Not applicable under this insurance

Additional Exclusion(s)

Cover under all individual policy Sections is subject to the following additional exclusions:

021 - Participant to Participant

This policy does not apply to or include cover for or arising out of or relating to the liability of the Insured or any person insured in respect of Injury and/or Damage suffered by one Participant and caused by another Participant.

For the purpose of this exclusion, 'Participant' means any person engaged in an activity under the direction of the Insured or any person insured.

Additional Extension(s)

Subject to all other terms and conditions of this policy, cover is extended as follows:

031 - Retroactive Cover

Cover under the Public Liability, Products Liability and Professional Liability Sub-section Trigger(s) is applicable as follows:

Incidents Occuring During the Period of Insurance stated above;

Claims Made and Notified during the Period of Insurance stated above which on or after the Retroactive Date stated below

The Retroactive Date with respect to the Professional Liability sub-section applicable to this extension is:

16/03/2025

The Insurer's liability under this extension with respect to the Professional Liability sub-section shall be limited to:

GBP 1,000,000

GBP 250

Additional Comments

Not applicable under this insurance

Coaches consist of 1 full time coach and 20 paid casual staff