

Policy Schedule

Policy No. RKK692531

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA	
Agency	Howden UK Group Ltd	
Insured	British Judo Association The Welsh Judo Association Judo Scotland Northern Ireland Judo Federation and Amateur Judo Association Limited	
Business	National governing body for judo in the United Kingdom	
Registered Address	Walsall Campus Gorway Road Walsall West Midlands WS1 3BD	
Period of Insurance		
From	01 st April 2026	
To	31 st March 2027	both dates inclusive
Renewal Date	01 st April	

Personal Accident Section

Category A

Insured Person: Any Amateur Member of the Insured under 80 years of age and resident in Britain

Operative Time: Whilst an Insured Person is participating in any authorised and or recognised activity of the Insured anywhere in the world

Cover is extended to include direct travel to and from any authorised and or recognised activity of the Insured within Britain.

Benefits

1 Death	£5,000
2 Loss of two or more limbs or eyes or one of each	£50,000
3 Loss of one Limb or one eye	£50,000
Permanent and total Loss of speech	£50,000
Permanent and total loss of hearing	
i) In both ears	£50,000
ii) In one ear	25% of above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Nil
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Personal Accident Special Extensions applying to Category A

The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Broken Bones	Up to £500 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £750 per Insured Person any one Accident
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£50,000 £25,000

Category B

Insured Person: Any Amateur Member of the Insured aged 80 or over but under 90 years of age and resident in Britain

Operative Time: Whilst an Insured Person is participating in any authorised and or recognised activity of the Insured anywhere in the world

Cover is extended to include direct travel to and from any authorised and or recognised activity of the Insured within Britain.

Benefits

1 Death	£5,000
2 Loss of two or more limbs or eyes or one of each	£50,000
3 Loss of one Limb or one eye	£50,000
Permanent and total Loss of speech	£50,000
Permanent and total loss of hearing	
i) In both ears	£50,000
ii) In one ear	25% of above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	Nil
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Nil
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Personal Accident Special Extensions – Not included.

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1) Aircraft Accumulation	
a) Multi engined aircraft	£ 5,000,000
b) Any other aircraft or airship	£ 1,000,000
2) War while on an External Journey	£ 1,000,000
3) Terrorism (other than Nuclear Chemical or Biological Cause)	£ 1,000,000
4) Limit per Person	as stated above.

Travel Insurance Section – Not included.

Endorsements applicable

Endorsement A – Age limit

GENERAL POLICY EXCLUSION 2 is amended to read

2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 90 years.

Endorsement B – Three year agreement

Period of Agreement from 01/04/2025 – 31/03/2028

First Period of Insurance from 01/04/2025 – 31/03/2026

Second Period of Insurance from 01/04/2026 – 31/03/2027

Third Period of Insurance from 01/04/2027 – 31/03/2028

The Policies will mean Policy Number RKK692531 & RKK692532 issued by Us to the Insured or any Policies issued in substitution thereof.

The Insured will be as stated in the Policies.

Us/We/Our/Intact Insurance will be Intact Insurance UK Limited and any other insurers shown on the Policies each for their respective rights interests and liabilities.

The Insured undertake to maintain the Policies in force for the Period of Agreement shown above in consideration of Us agreeing to calculate the premiums for the Second and Third Periods of Insurance by applying the rates agreed to the Sums Insured values at risk or other measures being the basis of rating at the inception of this Agreement

Rating

a) if the total Loss Ratio on all of the Policies in any Period of Insurance is no more than 50% We will maintain the expiring policy rating for the following Period of Insurance

b) if the total Loss Ratio on all of the Policies exceeds 50% We reserve the right to renegotiate or terminate this agreement

Provided that the Company may also vary the terms of the Policies in accordance with the Special Provisions defined herein

Special Definitions

Loss Ratio shall mean.

a) in respect of the Second Period of Insurance the percentage that the sum of

i) paid claims and outstanding reserves in respect of claims incurred in the First Period of Insurance as at 31/03/2026 bears to the total of the Earned Premium for the First Period of Insurance

b) in respect of the Third Period of Insurance the percentage that the sum of

i) paid claims and outstanding reserves in respect of claims incurred in the Second Period of Insurance as at 31/03/2027 plus

ii) the difference (positive or negative) in the total of paid claims and outstanding reserves in respect of the First Period of Insurance as at 31/03/2027 to the total as at 31/03/2026 bears to the total of the Earned Premium for the Second Period of Insurance

Earned Premium shall mean the total of premiums paid (including adjustments but excluding commission and any taxes) in any one Period of Insurance.

Special Provisions

We reserve the right regardless of the Loss Ratio to

1. adjust the premium or rates restrict the cover or vary the terms or conditions to reflect:

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- a) acquisitions or disposals of companies
- b) any alteration which materially increases the risk in respect of which indemnity is provided by these Policies
- c) adopt a change in underwriting policy or ceasing to underwrite this class of business or imposing limits of loss or liability to all policies in this class of business
- d) an external factor or factors occurring (including but not limited to an increase in risk) as a result of which Our liability under the Policies is materially increased
- e) any limitation reduction in capacity or rate increase imposed by any reinsurers of Intact Insurance
- f) any change in the declared exposure at Inception of the Agreement and any subsequent renewals (wageroll, number of Insured Persons and Travel Pattern) that materially alter the risk.

Exposure at Inception of Agreement

Category	Numbers
Members	36,438
Introductory members	400

Exposure for Second Period of Agreement

Category	Numbers
Members	36,473
Introductory members	400

2. adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement to reflect:

- a) a legal requirement to do so
- b) any change which occurs in
 - i) Legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force
 - ii) the interpretation of any Legislation by any court tribunal or arbitration any government or regulatory body or Ombudsman which has a material effect upon the scope of cover or indemnity provided by the Policies or extent of risk.
- c) any change in market practice which has a material effect upon the scope of cover or indemnity provided by the Policies or extent of risk

If We elect to change the terms in accordance with Special Provisions 1 or 2 above then the Insured may at its option

- a) cancel the Policies
- b) terminate the Agreement
- b) continue the Agreement at the new terms for the remainder of the period

It is agreed that.

- any imposition of or increase in taxes contributions to Government will be borne by the Insured
- the amounts of outstanding reserves to be included in the calculation of the Loss Ratio shall be set by Us

All other terms and conditions in the Policies continue to apply.

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Payment of the first premium due 01/04/2025 shall be deemed acceptance by the Insured of the terms of this Agreement.

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy