

INSURER Markel Insurance  
POLICY NUMBER S10635  
RENEWAL DATE 01/03/2020

CLIENT REF CFTT04

**TYPE OF POLICY Commercial Combined**

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**SUMMARY OF INSURANCE ARRANGEMENTS  
FOR FULL DETAILS SEE POLICY**

**Warranties** **Warranties or Conditions Precedent to Liability are very strict policy terms. It is very important you understand the requirements of these terms and that you are able to comply with them. Your insurer is able to refuse a claim and void the policy, even if the loss sustained is unconnected with any failure to comply with these terms.**

**Claims** Your policy contains a claims condition requiring the prompt notification of any claim or incident likely to result in a claim. Please contact us with details as soon as possible.

**Insured Title** Committee for the time being and members of UK IBM Club

**Business** Sports and Social Club, cover provided for IBM Retirees and their family & guests and family, friends and guests of IBM Employees

**Excess** £ 250 Public Liability third party property damage  
£ 250 Professional Indemnity  
£1,000 Entity Defence

|                        |                               |                    |             |
|------------------------|-------------------------------|--------------------|-------------|
| <b>Insurance Cover</b> | Employers Liability Insurance | Limit of Indemnity | £10,000,000 |
|                        | Public Liability Insurance    | Limit of Indemnity | £5,000,000  |
|                        | Products Liability            | Limit of Indemnity | £5,000,000  |

**NOTE The following insurance is arranged on a "Claims Made" Basis**

|                        |                                    |                 |          |
|------------------------|------------------------------------|-----------------|----------|
| <b>Insurance Cover</b> | 1. Professional Liability          | Indemnity Limit | £500,000 |
|                        | 2. Management Liability            | Indemnity limit | £500,000 |
|                        | Public relations Crisis Management |                 | £ 25,000 |
|                        | 3. Entity defence                  | Indemnity Limit | £500,000 |

**Retro-active date** 1 November 2013

**Exclusions** IBM Employees  
Some activities unless undertaken at Registered and licensed Activity Centres.  
See Policy wording for full details.  
Motor Vehicles and waterborne vessels or craft  
Asbestos  
Dishonest and Malicious Acts  
Offshore risks - rigs and platforms

**Conditions** This is a summary only. Please see the policy for full terms conditions and exceptions