

**ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE**

CERTIFICATE NO: RTT254330/RSACL000726

INSURED:	Welsh Karate Governing Body	PERIOD FROM:	10 March 2009
ADDRESS:	Smalldrink Parsonage Lane Begelly, Kilgetty PEMBROKESHIRE SA68 0YL	TO:	10 March 2010
		PREMIUM:	£450.00 (including Insurance Premium Tax)
		OUR REF:	WELSKARAGOVEBODY

If your Organisation is an unincorporated Association, the Insured Title stated above is deemed to include the following:

The Committee for the time being of Welsh Karate Governing Body.

ACTIVITIES / BUSINESS: MARTIAL ARTS ASSOCIATION

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No RTT254330/RSACL000726 issued by Royal & Sun Alliance Group (the Company).

CIVIL LIABILITY

The Civil Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any one period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

EMPLOYERS' LIABILITY - NOT INSURED

LEGAL DEFENCE COSTS

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

ABUSE - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: £2,500,000 any one period of insurance

Retroactive Date: 01 January 1985

Signed on behalf of the Company

A circular stamp with the text 'PERKINS SLADE' around the perimeter. A handwritten signature is written across the stamp.

Date: 06 May 2009

Underwritten by

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.

**ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE**

CERTIFICATE NO: RTT254336/RSACL000727

INSURED:	Welsh Karate Governing Body	PERIOD FROM:	10 March 2009
ADDRESS:	Smalldrink Parsonage Lane Begelly, Kilgetty PEMBROKESHIRE SA68 0YL	TO:	10 March 2010
		PREMIUM:	£13,780.00 (including Insurance Premium Tax)
		OUR REF:	WELSKARAGOVEBODY

If your Organisation is an unincorporated Association, the Insured Title stated above is deemed to include the following:

The Committee and Members for the time being of Welsh Karate Governing Body.

ACTIVITIES / BUSINESS: MARTIAL ARTS ASSOCIATION MEMBERS

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No RTT254336/RSACL000727 issued by Royal & Sun Alliance Group (the Company).

PERSONAL ACCIDENT

This covers all members of your Association with a valid licence who have paid the appropriate premium, whilst involved in activities associated with the membership of the Association anywhere in the world. There is no cover for any member over 65 years.

Benefits:

a)	Accidental Death	£30,000	
b)	Accidental Death under 16 years	£ 2,000	
c)	Permanent Total Disablement from any gainful occupation for which he/ she is fitted for by education, training or knowledge, including loss of eye(s) and/or limb(s)	£50,000	
d)	Temporary Total Disablement (max. 52 weeks) first 2 weeks deferment		
-	if gainfully employed	£50	per week
-	if unemployed	£15	per week
-	if a school child	£ 5	per week

CIVIL LIABILITY

The Civil Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any one period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

EMPLOYERS' LIABILITY - NOT INSURED

LEGAL DEFENCE COSTS

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

DIRECTORS AND OFFICERS LIABILITY – NOT INSURED

ABUSE - NOT INSURED

Signed on behalf of the Company

Date: 06 May 2009

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text 'PERKINS SLADE' around the perimeter. The signature appears to be 'M. Slade'.

Underwritten by

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.