

AIG

Liability Protect

Policy Schedule and Endorsements





Welcome to American International Group UK Limited

In the United Kingdom (UK), American International Group UK Limited is one of the largest companies specialising in the UK business insurance market. With offices throughout the country, we insure many of the UK's top businesses, thousands of mid-sized and smaller companies, as well as millions of individuals.

Over the past 60 years we have established an enviable reputation for developing innovative products that keep in step with new trends and directions in business. Today, we have one of the widest product ranges in the market.

We also understand that being subject to a claim can be a challenging and disruptive experience. However big or small, our priority is to resolve your claim as quickly as possible, whilst providing you with the personal and proactive support you need to get you or your business back on your feet.

Not only will we help you when a claim occurs, but we will also help you mitigate potential claims in the first place. Through our global claims data, fraud trend analysis and expertise around new exposures, we help to reduce and manage your risks more effectively

Comprehensive Cover

Liability Protect not only provides cover for the traditional liability classes of business but has been adapted to meet with the needs of the modern business environment. For most Insureds it incorporates the following coverages as standard:

- Product recall coverage
- Employment related accident benefits
- Onshore pollution clean-up cost insurance
- Crisis containment coverage

Please check your **Policy** Schedule to see if your **Policy** includes these coverages.

The Access Group

Elearning resources: AIG provides complimentary access to a variety of web-based elearning resources for Liability policyholders. The content, provided by The Access Group, includes RoSPA accredited Health & Safety materials, NCSC Cyber Awareness and Resilience content, and Workplace Skills training. The system also enables managers to remotely assign, monitor progress and record completion of training by employees. Registration and access for AIG Liability policyholders is available via <https://aig.unicornlms.com/>.



AIG Medical Management Services

In the unfortunate event an employee is injured or becomes ill during the course of performing their work, medical and vocational rehabilitation assistance can be provided. Our aim is to minimise the long term impact on the affected employee's health and career and to facilitate a safe return to work.

When our preferred vendors are notified about a workplace injury or illness, one of our case managers will review it and, where appropriate, conduct an initial assessment to establish a rehabilitation plan. Early intervention is key as many conditions respond well to immediate treatment. The case manager will coordinate diagnostic investigations and medical treatment, liaise with insurers, lawyers, medical professionals and keep the employee informed.

All this happens regardless of who is eventually found liable for the injury or illness and irrespective of whether a formal claim has been made against you.

Notification of Claims

We understand that it is at the point of claim when you need our services most and we pride ourselves on our claims service. The knowledge, skills and professionalism of our claims adjusters are here to help you through from claim notification to conclusion.

Early notification of incidents and claims is vital to enable us to investigate and respond quickly. The speed and process with which you contact us is therefore important.

Full claim notification procedures are contained within the **Policy** wording, but for ease of reference our dedicated Claims telephone line and email address is as follows:

Claims Phone Line: **0208 680 7254**

Email: ClaimsUK@AIG.com

Online Claim Form

You can also notify us of an incident or claim in writing using our online Incident Notification Report Form. Our easy to use, one page form collects the information we need to quickly and efficiently register and assess the severity of the incident. Please complete the form by entering the following address in your browser (or click on the link below if you are reading an electronic version of this document):

http://www.aig.co.uk/claims-making-claim_2538_363090.html

You can also attach any relevant documents for our attention.

An adjuster from one of our claims centres will call you promptly to discuss the claim and agree next steps towards conclusion.

Crisis Containment and Product Recall

Getting the right advice early can really help contain a potential loss.

To receive specialist advice following an incident, you can contact our Crisis Consultants from anywhere in the world using our Crisis Centre Hotline on **+1-817-826-7000**



Policy Schedule

The Policy Schedule and any **Endorsements** and the Policy Wording should be read as if they were one document.

The **Insurer** will provide indemnity to the **Insured** under those Sections, Extensions and **Endorsements** shown in the Policy Schedule as being covered during any **Period of Insurance** for which the **Insured** have paid the **Premium**.

This **Policy** shall not be in force unless it has been signed by the **Insurer**.

Policy Number:	21625757	
Policy Wording:	Liability Protect 12/16v3	
Insured:	British Parachute Association Ltd T/a British Skydiving and/or The Council Thereof	
Insured's Address:	WHARF WAY LEICESTER LE2 9TF	
Insured's Business:	National governing body for Skydiving/Sport Parachuting within the United Kingdom of Great Britain and Northern Ireland, and 28 affiliated parachute training organisations.	
Period of Insurance:	From 01 April 2026 to 31 March 2027 (Both Days Inclusive)	
Coverage Sections:	Section 1 – Employers' Liability	Not Covered
	Section 2 – Public & Products Liability	Covered
	Section 3 – Product Recall	Not Covered
	Section 4 – Employment Related Accident Benefits	Not Covered
	Section 5 – Crisis Containment	Covered
	Section 6 – Clean-Up Costs	Covered

Premium :	Deposit Premium:	GBP 32,000.00
	Minimum Premium:	GBP 32,000.00
	Plus IPT (at 12% calculated on 100% of Risk)	GBP 3,840.00
	Total Premium	GBP 35,840.00
	Premium is adjustable in accordance with General Provision E8	



Limits

This sets out the amount for which the **Insurer** will cover the **Insured** under each Section of this **Policy** during the **Period of Insurance**.

Section 1: Employers' Liability:

Not Operative

Section 2: Public & Products Liability:

Limit of Indemnity	GBP 5,000,000 any one Occurrence or all Occurrences of a series consequent upon or attributable to one source or original cause but in respect of liability arising from Products in the aggregate during any one Period of Insurance
Legal Costs	are payable in addition to the Limit of Indemnity , except where Legal Proceedings are brought in a court of law in USA or in a court of law outside the USA to enforce a judgment made therein, whether by way of reciprocal agreement or otherwise, when the Limit of Indemnity shall be inclusive of all Legal Costs .
Criminal Legal Expenses	are payable in addition to the Limit of Indemnity , except in respect of the Corporate Manslaughter and Corporate Homicide Act 2007 only are limited to GBP 5,000,000 or an amount equal to the Limit of Indemnity set out in Section 2 shown above, whichever is lesser, in the aggregate for any one Period of Insurance .
Deductibles	As per Endorsement CP1216-1901v1

Optional Extensions

Extension	Status	Terms and conditions
Asbestos (Accidental Discovery)	Not Operative	Not Operative
Products Financial Loss	Not Operative	Not Operative
USA and Canada Pollution (Time Element Basis)	Not Operative	

Section 3: Product Recall:

Not Operative

Section 4: Employment Related Accident Benefits:

Not Operative



Section 5: Crisis Containment:

Limit of Indemnity	GBP 150,000 any one Crisis and in the aggregate for any one Period of Insurance
Co-Insurance	This Section is subject to a Co-Insurance of 20% per Crisis .

Section 6: Clean-Up Costs:

Limit of Indemnity	GBP 2,000,000 per incident and in the aggregate, including Legal Costs , for any one Period of Insurance
Deductible	This Section is subject to a Deductible of either GBP 5,000 per incident or the Deductible applicable under Section 2 (Public & Products Liability) whichever is the higher.



Signed for and on behalf of American International Group UK Limited



DATE: 17 April 2026

Privacy Policy

American International Group UK Limited's Privacy Policy is available at <https://www.aig.co.uk/privacy-policy>.

Before providing us with Personal Information about another individual you must (unless we agree otherwise): (a) inform the individual about the content of this notice and our Privacy Policy; and (b) obtain their permission (where possible) to share their Personal Information with us in accordance with the Privacy Policy.



Endorsement

Insured by: American International Group UK Limited

CP1216-1274v1

Sexual Abuse or Molestation Exclusion

Section 2 (Public & Products Liability) of this **Policy** excludes liability in respect of **Personal Injury**, arising out of the

- a) actual, threatened or alleged sexual abuse, sexual molestation, sexual assault, sexual victimization, physical abuse, physical assault or any coercion to engage in sexual activities, on the part of any **Employee** and/or
- b) negligent employment, investigation, supervision, reporting to the proper authorities, failure to so report or retention of any **Employee**, whose conduct would be excluded by paragraph a) above.



Endorsement

Insured by: American International Group UK Limited

CP1216-1901v1

Deductible PI-PD

Applicable to Section 2 (Public & Products Liability)

This **Limit of Indemnity** is subject to a **Deductible** of GBP any one **Occurrence** in respect of **Personal Injury** and **Property Damage**



Endorsement

Insured by: American International Group UK Limited

CP1216-1047v1

3 Year Long-term Agreement

Duration of Agreement:	Three years	
Period of Agreement:	From: 01 April 2026 (both days inclusive)	To: 31 March 2029
First Period:	From: 01 April 2026	To: 31 March 2027
Second Period:	From: 01 April 2027	To: 31 March 2028
Third Period:	From: 01 April 2028	To: 31 March 2029

The Agreement

In consideration of the **Insurer** agreeing to maintain:

- a) the terms and conditions of the insurance provided by this **Policy**; and
- b) the rates agreed at the beginning of the Period of Agreement to calculate the **Premium** for this **Policy**,
throughout the Period of Agreement, the **Insured** agrees to renew this **Policy** for the Second and Third Periods.

Insurer Break Provisions

The **Insurer** shall not be bound by this Agreement:

- a) in respect of the Second Period should, at a date 10 months after inception of the First Period, the **Incurred Claims** accruing to the First Period during the 10 month period beginning on the date of inception of the First Period exceed 35% of the First Period **Net Premium**;
- b) in respect of the Third Period should, at a date 10 months after inception of the Second Period:
 - i) the **Incurred Claims** accruing to the First Period during the 22 month period beginning on the date of inception of the First Period exceed 35% of the First Period **Net Premium**; or
 - ii) the **Incurred Claims** accruing to the Second Period during the 10 month period beginning on the date of inception of the Second Period exceed 45% of the Second Period **Net Premium**;
- c) in respect of the Second or Third Periods:
 - i) should the exposure bases to which the rates are applied to calculate the **Premium** increase or decrease by more than 15%;
 - ii) should the **Insurer's** reinsurance arrangements change which affects the **Insurer's** ability to continue the current insurance arrangements;
- d) should any change in law or regulation necessitate any such action;
- e) should there be a material change in the risk insured by this **Policy** that in the opinion of the **Insurer** requires such action;



Endorsement

Insured by: American International Group UK Limited

- f) should following a survey:
 - i) the **Insured** fail to implement any required remedial action within the specified timeframe; or
 - ii) the remedial action be incapable of being implemented,
in accordance with General Provision E4 (Auditing and surveying);
- g) for non-payment of the **Premium**,
and is able, in such circumstances if it so wishes, to:
 - 1) decline to renew or to increase the rates or vary the terms and conditions of this **Policy**; or
 - 2) cancel this **Policy** in respect of subclauses e), f) and g) only.

Insured Break Provisions

The **Insured** shall not be bound by this Agreement in the following circumstances:

- a) Should the **Insurer** decide to increase the rates and/or vary the terms of this **Policy**.
- b) Should the **Insured** or the entity responsible for acting on behalf of all other insureds with respect to this insurance:
 - i) be the subject of a takeover by, or merger with, an unrelated third party as a consequence of which it ceases to exist independently; or
 - ii) enter into any administration or liquidation proceeding, except for the purposes of a solvent reconstruction of its group.

Additional Definitions

The following Definitions apply solely in respect of this Agreement:

Incurred Claims means the total cost of claims and shall include claims payments (including legal, medical and any other costs and expenses) and reserves posted by the **Insurer** in respect of outstanding claims (also including legal, medical and any other costs and expenses). The term **Incurred Claims** shall not include the **Insurer's** internal claims handling costs and expenses.

Net Premium means the **Premium**:

- a) plus any additional premiums;
- b) less any:
 - i) return premiums;
 - ii) commissions;
 - iii) taxes, payable.



Endorsement

Insured by: American International Group UK Limited

Notwithstanding anything contained in this **Policy** to the contrary, neither the **Insured** nor the **Insurer** shall have any right of cancellation under this **Policy** other than:

- A) as provided for in this Agreement;
- B) as provided for under any applicable statutory provision and/or statutory ordinance regulation; or
- C) as mutually agreed between the **Insured** and the **Insurer**.



Endorsement

Insured by: American International Group UK Limited

CP1216-1076v2

Additional Insured Amendment

The indemnity provided by this **Policy** is extended to include The Secretary of State for Defence in respect of the use of land owned by the Crown but only in respect of legal liability for which the **Insured** would have been entitled to indemnity under this **Policy** if the claim had been made against the **Insured**

Provided always that The Secretary of State for Defence in respect of the use of land owned by the Crown shall be subject to the terms of this **Policy** as far as they can apply



Endorsement

Insured by: American International Group UK Limited

CP1216 – 3016v1

Difference in Conditions – Continuity of cover

Notwithstanding anything contained herein or endorsed hereon to the contrary in the event of loss which is not covered under this **Policy** but which, if the **Prior Policy** had been in effect during the **Period of Insurance** of this **Policy**, would have been covered under the terms of the **Prior Policy**, then this **Policy** shall provide cover in accordance with the same terms as the **Prior Policy** as if it was still in effect during the **Period of Insurance** for the benefit of the **Insured**.

This **Endorsement** shall not apply:

- (a) to any provision of, or **Endorsement** to, this **Policy** pertaining to compliance with any United Nations, United Kingdom, United States of America, or European Union (i) economic or trade sanction, or (ii) law or regulation pertaining to economic or trade sanction; or
- (b) to any provisions of this **Policy** or the **Prior Policy** concerning applicable law, resolution of disputes, how this **Policy** interacts with other insurance, contact details for the notification of claims or circumstances, the identity of third-party service providers, the **Insurer's** data protection obligations, regulatory information concerning the **Insurer**, or provisions giving effect to mandatory provisions of law under the applicable law.

Notwithstanding anything contained in the **Prior Policy**, the **Insured** shall be liable for the **Deductible** applicable for the most similar cover under this **Policy**, and the **Insurer** shall not be liable for more than the limit of liability for the most similar cover applicable under this **Policy**.

Prior Policy means policy number UKG0070185L125A issued by AXA XL for the period 01 April 2025 to 31 March 2026.

The terms and conditions of this **Policy** remain otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE03746

Indemnity Limit Amendment Section 2 – Parachuting Activities at Overseas Non-Affiliated Drop Zones

Notwithstanding anything contained herein to the contrary the **Limit of Indemnity** stated in the **Policy** Schedule in respect of Section 2 (Public & Products Liability) is amended to read as follows in respect of any parachuting activities at non-affiliated drop zones outside the United Kingdom only:

Section 2 - Public & Products Liability

Limit of Indemnity	GBP 100,000 any one Occurrence or all Occurrences of a series consequent upon or attributable to one source or original cause but in respect of liability arising from Products in the aggregate any one Period of Insurance
Legal Costs	form part of are not payable in addition to the Limit of Indemnity , including where Legal Proceedings are brought in a court of law in the USA or in a court of law outside the USA to enforce a judgement made therein, whether by way of reciprocal agreement or otherwise, when the Limit of Indemnity shall be inclusive of all Legal Costs .
Criminal Legal Expenses	form part of and are not payable in addition to the Limit of Indemnity , except in respect of the Corporate Manslaughter and Corporate Homicide Act 2007 only are limited to GBP 5,000,000 or an amount equal to the Limit of Indemnity set out in Section 2 shown above, whichever is lesser, in the aggregate for any one Period of Insurance .
Deductibles	As per Endorsement CP1216-1901v1 Deductible PI-PD

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE03747

Non-UK National or Citizen Exclusion

Notwithstanding anything contained herein to the contrary Section 2 (Public & Products Liability) of this **Policy** excludes liability arising as a result of a non-United Kingdom resident or citizen performing any parachuting activity outside the United Kingdom unless such activity takes place at a British Skydiving affiliated club or centre, or as part of a British Skydiving registered display team.

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE3748

Civil Aviation Authority Condition

Notwithstanding anything contained herein to the contrary it is a condition under this **Policy** that the **Insured** shall comply with all Civil Aviation Authority orders and regulations and international and governmental regulations applicable to operations and processes conducted in connection with the **Business** of the **Insured** and shall ensure that:

- a) all records in connection with such operations and processes which are required by any official regulation in force from time to time shall be kept up to date and shall be produced to the **Insurers** on request; and
- b) the **Insured** or persons acting on their behalf shall comply with such orders and regulations.

In the event of breach of this condition the **Insurer** shall have no liability under this **Policy** unless the **Insured** shows that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE03749

MoD or Military Employees Exclusion

Notwithstanding anything contained herein to the contrary Section 2 (Public & Products Liability) of this **Policy** excludes liability arising out of or in connection with any "on duty" Ministry of Defence employee or military employee whilst participating in the **Business** of the **Insured**.

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE3750

Wind Tunnels Exclusion

Notwithstanding anything contained herein to the contrary Section 2 (Public & Products Liability) of this **Policy** excludes liability arising out of, based upon or attributable to or in any way involving, directly or indirectly, wind tunnels.

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE3752

Costs Inclusive Basis

Notwithstanding anything contained herein to the contrary the following clauses are restated as follows and not as previously stated within the **Policy**;

Section 2 – Public & Products Liability

A2.1.3 Legal Costs

Legal Costs form part of and are not payable in addition to the **Limit of Indemnity** including where **Legal Proceedings** are brought in a court of law in the **USA** or in a court of law outside the **USA** to enforce a judgment made therein, whether by way of reciprocal agreement or otherwise, where the **Limit of Indemnity** shall include **Legal Costs**.

A2.2.3 Criminal Legal Expenses

Where the **Insurer** has a reasonable expectation of having a financial interest in the outcome of the relevant criminal proceedings, the **Insurer** will indemnify the **Insured** in respect of **Criminal Legal Expenses** up to the **Limit of Indemnity** specified for **Criminal Legal Expenses** under this Extension A2.2.3 (Criminal Legal Expenses) as stated in the **Policy** Schedule relating to a breach or alleged breach of:

- (a) the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978;
- (b) the Corporate Manslaughter and Corporate Homicide Act 2007;
- (c) the Food Safety Act 1990;
- (d) Part II of the Consumer Protection Act 1987; or
- (e) any other law applicable to the **Insured** in respect of:
 - (i) the health and safety of persons other than **Employees**;
 - (ii) work undertaken or the supply of goods and services; or
 - (iii) the ownership or occupation of property.

The **Limit of Indemnity** specified for **Criminal Legal Expenses** under this Extension A2.2.3 (Criminal Legal Expenses) forms part of and are not payable in addition to the **Limit of Indemnity** specified for, and applicable to, this Section 2 (Public & Products Liability).

The terms and conditions of the **Policy** remain otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE03753

Indemnity Limit Amendment Section 2 – Costs Inclusive Basis

Notwithstanding anything contained herein to the contrary the **Limit of Indemnity** stated in the **Policy** Schedule in respect of Section 2 (Public & Products Liability) is amended to read as follows:

Section 2 - Public & Products Liability

Limit of Indemnity	GBP 5,000,000 any one Occurrence or all Occurrences of a series consequent upon or attributable to one source or original cause but in respect of liability arising from Products in the aggregate any one Period of Insurance
Legal Costs	form part of and are not payable in addition to the Limit of Indemnity , including where Legal Proceedings are brought in a court of law in the USA or in a court of law outside the USA to enforce a judgement made therein, whether by way of reciprocal agreement or otherwise, when the Limit of Indemnity shall be inclusive of all Legal Costs .
Criminal Legal Expenses	form part of and are not payable in addition to the Limit of Indemnity , except in respect of the Corporate Manslaughter and Corporate Homicide Act 2007 only are limited to GBP 5,000,000 or an amount equal to the Limit of Indemnity set out in Section 2 shown above, whichever is lesser, in the aggregate for any one Period of Insurance .
Deductibles	As per Endorsement CP1216-1901v1 Deductible PI-PD

The terms and conditions of this **Policy** are otherwise unchanged.



Endorsement

Insured By: American International Group UK Limited

NSE03754

Aircraft passenger and parachuting

Notwithstanding anything contained herein to the contrary, Section 2 – Public & Products Liability Exclusion A2.3.3 Aircraft/Watercraft shall not apply in respect of **Bodily Injury** or **Property Damage** happening to any passenger or parachutist, not being an **Employee** of the **Insured**, during the **Period of Insurance**:

- (a) whilst entering into or alighting from an aircraft;
- (b) whilst on board any aircraft; or
- (c) whilst exiting the aircraft to parachute from that aircraft;

within the **Policy Territory** and arising from or in consequence of an **Occurrence** in connection with the **Insured's Business**.

However, the **Insurer** shall not provide any cover under this **Policy** where such **Bodily Injury** or **Property Damage**:

- (i) happens as a result of an accident to any aircraft; or
- (ii) happens to any member of the flight crew, cabin or other crew, whilst engaged in the operation of any aircraft; or
- (iii) if any indemnity has been provided under any other policies of insurance, or policies of insurance covering third party liability as required by the Civil Aviation Authority, and/or Regulation EC785/2004 of the European Parliament and Council (of 21st April 2004). Where indemnity is otherwise provided, this **Policy** shall not apply except for any excess beyond the amount payable by the other insurer.

The terms and conditions of this **Policy** remain otherwise unchanged.