



Policy number
BM BDX 6836632

Reason for issue
New Business

Policy wording version
CLGH0001P/H

Your policy schedule

Your Dance Teachers Insurance policy

Important information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the level of cover meets your needs.
- If you have any questions or need to change any of the details, please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

Your details

The insured	Sophie Farrall-Daniel t/as Come One Dance Academy
Client address	16 Hazelwood Close Chesham HP5 3DR
Business description	Dance Teacher including Gymnastics – Less than 10% of main activities, Floor mats only & no activities above head height

The insured is the person firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Business description is your business activity or trade.

Your premium

Premium	£179.42
Insurance Premium Tax (IPT) at the current rate	£21.53
Total amount payable	£200.95

Your period of insurance

Date this cover starts	03 September 2025
Date this cover expires	02 September 2026
Renewal date	03 September 2026

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Your cover summary

section	premium excluding IPT	
Employers liability	insured	
Public and products liability*	insured	£179.42
* Inclusive of legal expenses at £8.88 excluding IPT		
Financial loss liability	insured	
Selected all risks	not insured	
Business interruption	not insured	
Money and personal accident assault	not insured	
Personal accident (Principal, Teacher or Employee)	not insured	
Personal accident (Pupils)	not insured	

Not insured

Sections that show not insured have not been included in your policy. If you would like to change your insurance cover, please contact your insurance advisor.

Employers liability section

Cover details

	limit of indemnity
Employers liability	£10,000,000 any one occurrence
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£5,000,000 any one occurrence

Section estimates

basis of rating	amount
Maximum number of teachers teaching at any one time	5

 **section estimates** are the estimates on which the premium for this section is based

Public and products liability section

Cover details

	limit of indemnity
Public liability	£5,000,000 any one event
Products liability	£5,000,000 any one period of insurance
Clean up costs	£100,000 any one period of insurance
Data protection	£250,000 any one period of insurance
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£5,000,000 any one period of insurance

Excesses

	excess
Property Damage	£250 each event

Clean Up Costs

£250 each event

Section estimates

 **section estimates** are the estimates on which the premium for this section is based.

basis of rating	amount
Maximum number of teachers teaching at any one time	5

Legal Expenses Section

Cover details

(Insured by ARC Legal Assistance Ltd)

	limit of indemnity
- 1 Any One Claim	£50,000
- 2 All claim(s) notified during the period of insurance	£500,000

Financial loss liability section

Cover details

	limit of indemnity	excess
Financial loss	£25,000 any one period of insurance	£500

Endorsements that apply to this policy

Higher risk activities condition

Any class involving Gymnastics must be taught or supervised by a fully qualified teacher.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay your claim.

Cyber and data exclusion

The defined term **Electronic data** attaching to the **Public and products liability section** of this **policy** is deleted.

The **Electronic data exclusion** attaching to the **Public and products liability section** of this **policy** is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover claims directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

- 1 any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**

- 2 loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
- 3 failure of electronic, electromechanical data processing or electronically controlled equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a for **bodily injury**
- b for physical **property damage**
- c under the **Data Protection** cover of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

For the purposes of this exclusion the following defined terms shall apply:

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

- 1 Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
- 2 Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.