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	Abigail Cova T/A Marble Hill Dance Studio
Client address	11 Parkside Road Hounslow TW3 2BD
Business description	Dance School including Acro with use of Springboard

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	£445.17
Insurance Premium Tax (IPT) at the current rate	£53.42
Total amount payable	**£498.59**

Your period of insurance

Date this cover starts	13 November 2025
Date this cover expires	12 November 2026
Renewal date	13 November 2026

Your cover summary

section		premium excluding IPT
Employers liability	insured	
Public and products liability* * Inclusive of legal expenses at £8.88 excluding IPT	insured	£342.17
Financial loss liability	insured	
Selected all risks	insured	£53
Business interruption	not insured	
Money and personal accident assault	not insured	
Personal accident (Principal, Teacher or Employee)	insured	£50
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

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	10

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	10

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

Selected all risks section

Cover details

excess is the first part of each and every claim paid by you.

description	sum insured	basis	location	excess
Fixed property including mirrors, ballet bars and dance floors whether fixed or otherwise	Not Insured	Reinstatement	United Kingdom	£50 of each and every loss increased to £100 in respect of theft from business premises not involving entry or exit by forcible and violent means
Computer equipment	Not Insured	Reinstatement	United Kingdom	£50 of each and every loss increased to £100 in respect of theft from business premises not involving entry or exit by forcible and violent means
All other property	£1,530.25	Reinstatement	United Kingdom	£50 of each and every loss increased to £100 in respect of theft from business premises not involving entry or exit by forcible and violent means

Personal accident section

	Insured persons category - A Principals	benefit
1	Death - occurring within 2 years of the event giving rise to injury	£15,000
2	Total loss of or permanent and total loss of use of one or more limbs	£15,000
3	Total and irrecoverable loss of 1 all sight in one or both eyes or 2 hearing 3 speech	 £15,000 £15,000 £15,000
4	Permanent total disablement not otherwise specified	£15,000
5	Temporary total disablement- weekly benefit payable monthly for up to 104 weeks	£50 excluding the first 14 days of disablement
6	Temporary partial disablement- weekly benefit payable monthly for up to 104 weeks	£25 excluding the first 14 days of disablement

	Insured persons category - B Teachers	benefit
1	Death - occurring within 2 years of the event giving rise to injury	Not Insured
2	Total loss of or permanent and total loss of use of one or more limbs	Not Insured
3	Total and irrecoverable loss of 1 all sight in one or both eyes or 2 hearing 3 speech	 Not Insured Not Insured Not Insured
4	Permanent total disablement not otherwise specified	Not Insured
5	Temporary total disablement- weekly benefit payable monthly for up to 104 weeks	Not Insured excluding the first 14 days of disablement
6	Temporary partial disablement- weekly benefit payable monthly for up to 104 weeks	Not Insured excluding the first 14 days of disablement

	Insured persons category - C Employees	benefit
1	Death - occurring within 2 years of the event giving rise to injury	Not Insured
2	Total loss of or permanent and total loss of use of one or more limbs	Not Insured
3	Total and irrecoverable loss of 1 all sight in one or both eyes or 2 hearing 3 speech	 Not Insured Not Insured Not Insured
4	Permanent total disablement not otherwise specified	Not Insured
5	Temporary total disablement- weekly benefit payable monthly for up to 104 weeks	Not Insured excluding the first 14 days of disablement
6	Temporary partial disablement- weekly benefit payable monthly for up to 104 weeks	Not Insured excluding the first 14 days of disablement

Operative time

24 hours each day in respect of each **insured person** described under Categories A B and C in your schedule

Whilst an **insured person** described under Category D in your schedule is participating in dance tuition organised in connection with the **business** anywhere within the **policy territories**

Accumulation	limit
Aircraft accumulation	£200,000
Event accumulation	£500,000

Endorsements that apply to this policy

Higher risk activities condition

Any class involving Acrobatics 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.