

## Summary of Liability Cover

**Period of Insurance:** 1 September 2017 – 31 August 2018

### Sport & Recreation Liability Insurance

**Insurer:** Hiscox Insurance Company Ltd

**Policy Number:** HU PI6 1924016

**Entitled to Indemnity:** Association, its employees, committee members and volunteers  
Affiliated areas  
Affiliated leagues  
Affiliated clubs  
Affiliated members including coaches and umpires

Please note the policy only provides Indemnity to UK residents.

**Cover:** The insurer will pay damages and legal costs arising from any claim made during the period of insurance and notified to Insurers in respect of legal liability incurred by the Insured in accordance with the terms and conditions of the policy.

**Retroactive Date** 1<sup>st</sup> January 1985

**Operative time:** Whist participating in any authorised /recognised activity of the Association

**Limit of Indemnity:** £10,000,000 any one event – Employers Liability  
£5,000,000 any one event – Public Liability & Professional Indemnity  
£5,000,000 any one period of insurance for Products/ Pollution/ Directors' & Officers'  
£2,500,000 any one period of insurance for Abuse  
£250,000 Legal Defence Costs

### Excess Liability:

**Insurer:** Zurich Insurance Company

**Policy Number:** LY759023

**Limit of Indemnity** £5,000,000 in excess of the Underlying Limits of Indemnity shown above

### Overall Public Liability Limit of Indemnity £10,000,000

### Principle Exclusions

Liability arising out of:

- Criminal Acts
- Medical malpractice
- Damage to own property
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Abuse cover in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Restricted cover applies in respect of legal actions brought within the USA or Canada
- Incidents / claims known to you but not reported to Insurers.
- Incidents prior to the retroactive date

**The above is intended to be a summary only, a full copy of the policy wordings are available on request from Perkins Slade**

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

Do not admit liability; do not make an offer or promise to pay.

## Summary of Personal Accident Cover

<b>Period of Insurance:</b>	1 September 2016 – 31 August 2017
<b>Insurer:</b>	Aviva Insurance Ltd
<b>Policy Number:</b>	100002256GPA
<b>Insured Person:</b>	Any full or associate Member of the Association aged 2 years or over but under 85 years
<b>Operative Time:</b>	Whilst participating in any association organised activities anywhere in the world or Whilst travelling directly to and from such activity within the united Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland

	BENEFIT DESCRIPTION	BENEFIT AMOUNT	Scale of Benefits
<b>Accidental Bodily Injury resulting in:</b>	Death	£10,000	Loss of sight 100%
	Permanent Total Disablement	£50,000	Loss of hearing both ears 100%
	Paraplegia	£10,000	Loss of hearing one ear 20%
	Quadriplegia	£20,000	Loss of speech 100%
	Dental Injury	Up to £500	Loss of limb 100%
	Convalescence	£100	Loss of more than one limb 100%
	Broken Bones		Loss of or total loss of use of:
	Arm, wrist, hand	£100	• A foot below the level of the ankle 50%
	Leg, ankle or foot	£200	• A hip, knee, ankle or thumb 20%
	Maximum any one accident	£500	• A forefinger or big toe 15%
	Facial Disfigurement	Up to a max £5,000	• Any other finger 10%
	Physiotherapy*(£50 Excess)	Up to £300	• Any other toe 5%
	Coma	£50 up to 365 days	Loss of use of :
	Funeral Expenses	£10,000 max	• The back of spine below the neck with no damage to the spinal cord 40%
Medical Expenses	Up to £15,000	• The neck or cervical spine with no damage to the spinal cord 30%	
Rehabilitation Expenses	Up to £15,000	• A shoulder, elbow or wrist 25%	
Hospitalisation (Max £750 any one accident)	£30 for every 24hr Period, max 25 days		

\* This policy is extended to cover the cost of physiotherapy treatment recommended by a Qualified Registered Medical Practitioner and provided by a Chartered Physiotherapist up to a maximum sum insured of £300 in the aggregate in respect of any one accident or series of accidents in respect of any insured person during the period of insurance.

**Additional Services:** (Please quote Aviva policy number)

- Counselling Service Helpline – 0117 934 0105
- Legal and Tax Helpline – 0845 300 1899
- Risk Solutions Helpline – 0845 366 6666
- [www.cutredtape.co.uk](http://www.cutredtape.co.uk) – legal and business template documents relating to HR, finance, law, dismissal etc.

**In the event of a claim:** Please contact Perkins Slade on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

**The above is intended to be a summary only, a full copy of the cover wording are available on request from Perkins Slade**

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property. An injury is defined as:-
- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from

HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

## REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website [www.hse.gov.uk/riddor](http://www.hse.gov.uk/riddor).