

Summary of Liability Cover

Period of Insurance: 1 September 2018 – 31 August 2019

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 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 Howden.

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 Howden 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

Period of Insurance:	1 September 2018 – 31 August 2019
Insurer:	RSA
Policy Number:	RKL151347
Insured Person:	Any full or associate Member of the Association aged 2 years or over but under 85 years including coaches & umpires
Operative Time:	Whilst participating in any association organised activities anywhere in the world 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	
Accidental Bodily Injury resulting in:	1 Death	£10,000	
	2 Loss of two or more limbs or eyes or one of each	£10,000	
	3A Loss of one Limb or one eye	£10,000	
	3B Permanent and total Loss of speech	£10,000	
	3C Permanent and total loss of hearing i) In both ears ii) In one ears	£50,000 25% of above	
	4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000	
	Scale	Continental	
	Personal Accident Special Extensions		
	Accident Medical Expenses	Up to £2,500 any one Insured Person	
	Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person	
	Broken Bones*	Up to £500 any one Insured Person	
	Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person	
	Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age	
	Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person	
	Dental Expenses	Up to £500 per Insured Person for up to two Accidents per Insured Person in any one Period of Insurance	
	Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit subject to a minimum £5,000	
	Facial Disfigurement	Up to a maximum of £10,000 any one Insured Person	
	Funeral Expenses	Up to a maximum £5,000 any one Insured Person	
	Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person	
	Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£50,000 £25,000	
Retraining	Up to £300 per Insured Person		
Physiotherapy	Up to £300 per Insured Person - £50 excess		

***Broken Bones Benefit**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and Independent cause of Broken Bones the Company will pay for up to £500 per Insured Person

Special Definitions applying to the Broken Bones Benefit Extension**Broken Bones**

A breach in the structure of the bones other than hairline fractures as a result of bodily injury following an Accident

A which necessitates treatment by plaster cast of one or more of the bones listed below:

- a) Arm (humerus radius ulna carpals) £100
- b) Leg (femur, tibia, fibula, metatarsals, tarsals patella) £200

B of the clavicle £200

C of the skull £200

Special Conditions applying to the Broken Bones Benefit Extension

The maximum amount payable under this benefit is £500 any one Insured Person for any one Accident

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- 1) Aircraft Accumulation
 - a) Multi engined aircraft £1,000,000
 - b) Any other aircraft or airship £250,000
- 2) War while on an External Journey £1,000,000
- 3) Terrorism (other than Nuclear Chemical or Biological Cause) £1,000,000
- 4) Limit per Person as stated above

In the event of a claim: Please contact Howden UK Group Ltd on 0121 698 8000 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 Howden UK Group Ltd

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
- 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 Howden 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.