

## Summary of Liability Cover

**Period of Insurance:** 1 August 2022 – 31 July 2023

### 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/Instructors, Tutors, Umpires, Officials and Bench Officials

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:** CA86585

**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 August 2022 – 31 July 2023

**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	£50,000	
	ii) In one ears	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	
	<b>Personal Accident Special Extensions</b>		
	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	
	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	£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](http://www.hse.gov.uk/riddor).