

SWIM ENGLAND
Summary of Insurance Cover 2018-19
ALL AFFILIATED SWIMMING CLUBS

Name of Club: Hertford SC

Affiliation Number: HERT

By virtue of affiliation to Swim England, the above named Club is entitled to the following insurances whilst participating in any activity recognised and/or authorised by Swim England (and approved by the insurers).

Cover is provided to UK residents only.

Period of Cover: 01 April 2018 to the 31 March 2019

COMBINED LIABILITY

Policy Numbers Primary - HU PI6 1957895 & Excess of Loss - EC798249
Primary Insurer Hiscox Insurance Company Ltd
Excess of Loss Insurer Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability)

Retroactive Date: 01 January 1985 (or date of last continuous membership whichever is later)

Entitled to Indemnity The affiliated Club, including its directors, officers, employees, coaches, teachers, members and voluntary helpers whilst representing the club

Important The Liability Insurances below (with the exception of Employers Liability) is provided on a “claims made” basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments. .

EMPLOYERS LIABILITY

This covers legal liability for damages & legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment with the club, region or county. This cover is written on a claims occurred basis. Which means the policy will respond to an incident that occurs during the period of cover.

A separate Certificate needs to be displayed in the work place by law if you have employees. Swim England will issue an Employers Liability Certificate to you.

MANAGEMENT LIABILITIES - DIRECTORS & OFFICERS (D&O) & CORPORATE LEGAL LIABILITY

These sections provide cover for the personal liability of Directors & Officers in their capacity as Insured Persons of the Policyholder and for the Club entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in respect of all claims made against the Policyholder and notified to the Insurer during any Period of Insurance.

LIMITS OF INDEMNITY

Public & Products Liability	£20 million	any one event (any one period costs inclusive for Products)
Professional Indemnity	£20 million	any one period
Abuse	£20 million	any one period (costs inclusive)
Employers Liability	£10 million	any one event (Terrorism restricted to £5 million any one period)
Management Liability (D&O)	£20 million	any one period (costs inclusive)
Corporate Legal Liability	£20 million	any one period (costs inclusive)

Inner Limits apply eg. Pollution £100,000 under Public Liability & Corporate Legal Liability - please refer to the policy wording for full details.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

Excess: £2,500 each & every claim in respect of Corporate Legal Liability

PERSONAL ACCIDENT

Policy Number: PA00021224
Insurer: Royal & Sun Alliance Insurance plc

Insured Persons: All bona fide members of the club

Cover

An insured person who suffers accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

Benefits

1.	Death	£2,000
2.	Loss of two or more Limbs or both eyes or one of each	£30,000
3a).	Loss of one limb or eye	£30,000
3b).	Permanent and total loss of speech	£30,000
3c).	Permanent and total loss of hearing in both ears	£30,000
4.	Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge	£30,000
5.	Medical expenses necessarily incurred in the treatment of the Insured Person	£100
6.	Dental Treatment (£50 Dental Excess)	£250

In respect of any Insured Person 70-75, cover is restricted to benefits 1, 2, 3 and 5 only. In respect of any Insured Person aged 76-80, cover is restricted to benefit 1 only. Dental Benefit reduced by 50% in respect of any person aged 70 and over. There is no cover for persons aged over 80.

Aircraft accumulation limit: £1,000,000 multi-engined aircraft £250,000 all other aircraft

Main exceptions

Flying, other than as a passenger; Illness, Disease & HIV; Suicide; War Risks or the Insured Person undertaking sport against medical advice

LEGAL EXPENSES INSURANCE

Policy Number	TT8/3720449
Insurer	DAS Legal Expenses Insurance Company Ltd
Insured	The appointed officials on behalf of the affiliated Clubs of the Association
Cover	<ol style="list-style-type: none">1. Employment Disputes and Compensation Awards2. Legal Defence Cover3. Property Protection Cover4. Tax Protection5. Bodily Injury

Cover includes fees and expenses of solicitors, barristers and expert witnesses, together with court costs and opponents costs if they are awarded against a Club in a civil case

Limit of Indemnity £250,000 (Employment Disputes Compensation Awards aggregate limit £2,500,000 any one period)

Extension The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club and a Counselling Line.

Main exceptions

1. Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll (unless notified to and accepted by the insurer).
2. Incidents not referred to DAS before action. It is important to involve DAS as soon as you are aware a dispute may occur

Access to On-Line DAS Business Law

Businesslaw is the legal information and document preparation website for businesses. You will find expert advice and Valuable document building tools to help you run your company and resolve tricky legal issues.

Visit www.dasbusinesslaw.co.uk.

There is no specific password to enter for users to access the service. The registration form can simply be completed with the following minimum information requirements:

Title
Name
Work, address
Telephone, Number
Email Address

A username and password will be required. The following is recommended:

Username-e-mail address of intended user

Password-DAS472301

When this process is complete an email will be sent to the inbox of the inserted email address. The email will contain details of how to register including a record of their username and password.

Claims & Advice Helpline: 0117 934 2111 Please quote policy number TT8/3720449

Counselling Helpline: 0117 934 2121

In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future at the time are made aware of it.

Liability - Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability; do not make an offer or promise to pay.

Legal Expenses - Claims under the Legal Expenses Policy and for access to the Legal Helpline please contact DAS as detailed above.

For all other claims please contact Howden on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

This document is intended to be a summary of cover and full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Insurance Brokers for Swim England.

Additional information is also available via the Swim England Insurance Centre asa.howden-sites.co.uk

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 or circumstances which trigger your Safeguarding Procedures.
- any circumstance involving damage to third party property.
- All incidents connected with the activity of diving

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 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 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. 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 and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk.