



### **Swim England**

Swim England was known as the ASA or Amateur Swimming Association. It is the governing body for swimming in England.

Hertford SC is affiliated to Swim England (SE) via Swim England Herts (SEH) and Swim England East Region (SEER).

### **Hertford SC membership**

A person is NOT automatically a club member by virtue of being the parent or guardian of an athlete (eg of a swimmer or waterpolo player). To be a member of Hertford SC you must yourself be registered with Swim England as a member of Hertford SC.

### **Swim England Registration-relevance to insurance cover**

It is very important that Hertford SC, and people engaged in activities on the Club's behalf, have insurance cover.

**To be covered by the insurance all affiliated clubs receive from SE, anyone undertaking activities for the Club must be registered with SE as a member of Hertford SC.**

**This includes all athletes, paid employees and also unpaid volunteers whether on poolside as officials or coaches, on the committee, or helpers at social events.**

### **Insurance**

The insurance cover is renewed by Swim England annually for the period 1<sup>st</sup> April to following 31<sup>st</sup> March after the Club's membership secretary has submitted the annual Club membership renewal fees by the deadline (usually end February). SE usually send the Club secretary new insurance certificates in April.

Hertford SC has the following insurance cover:

#### **1. Civil Liability Insurance**

This covers the Club for legal liability for damages and legal costs arising out of third party loss, injury or damage during activities approved by Swim England. This includes public liability, professional indemnity, directors and officers insurance, damage to leased and rented premises, member to member liability, and liability arising out of goods sold or supplied, including refreshments.

#### **2. Employers Liability Insurance**

This covers damages and court costs for injuries to employees.

#### **3. Personal Accident Insurance**

This covers members of Swim England-affiliated Clubs for accidental bodily injury which, within two years is the sole cause of death, disablement or incurring of medical expenses within the terms & conditions of the policy.

#### **4. Legal Expenses Insurance**

Covers Swim England-affiliated Clubs for fees and expenses of solicitors, barristers and expert witnesses & also court costs and opponents' costs if they are awarded against a Club in a civil case.