

## Leagues & Clubs' Summary of Liability Cover

Page 1 of 2

**Insured:** Leagues and clubs (including Premier Clubs) affiliated to Table Tennis England. Including their registered members, licensed coaches, umpires, referees, officers & officials.

**Insured Activities:** This policy is designed to provide indemnity to leagues & clubs whilst participating in Table Tennis and social events of your organisation. It is designed for clubs whose turnover levels do not exceed £50,000. If your annual turnover exceeds £50,000 then this Liability insurance is not sufficient for your needs. You need to contact Towergate insurance to arrange separate cover for your business.

**Period of Cover:** 1<sup>st</sup> August 2017 to 31<sup>st</sup> July 2018 (both dates inclusive)

### **GENERAL LIABILITY PROTECTION**

Cover is provided by Sportscover Europe Ltd. Sportscover are authorised and regulated by the Financial Conduct Authority (the "FCA") and may effect and carry out contracts of insurance. Registration Number 303872.

**Policy Numbers** PLON99/0070617-8

### **Cover Provided**

This covers legal liability for damages and legal costs arising out of injury to Employees and Third Party loss, injury or damage, in connection with the insured activities described above for incidents occurring within the period stated above. Cover includes Employers Liability, Public liability, Professional indemnity and Directors & Officers Liability, including liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. Cover is provided with a retro-active date of 15 November 2003 (or from the start of your association membership, whichever date is the latter) which means that the cover will respond in respect of insured incidents that have occurred since this date, where the incident has not already been notified to insurers. All incidents that may give rise to a claim should be notified to Sportscover via Towergate at the time of incident.

<b>Limit of Indemnity</b>	£10,000,000	any one event, including Legal Defence Costs
	£10,000,000	any one period of cover for Products or Pollution
	£ 5,000,000	any one period of cover for Directors & Officers Liability
	£ 1,000,000	any one period of cover for Abuse

### **Principal Exclusions**

Liability arising out of:

- [i] Criminal or Deliberate Acts.
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Manufactured Products, Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse.
- [viii] Personal injury to any employee arising out of or in the course of employment

UK jurisdiction applies in respect of legal actions brought within the USA or Canada

**Excess:** NIL (£250 Excess applies to Directors & Officers Liability)

The above is intended as a summary only, a full copy of the cover wordings are available on request from Towergate insurance.

### **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. Incident Notification Guidelines are attached to this document to assist you. Please contact Towergate Insurance on 01926 439439 (email: [etta@towergate.co.uk](mailto:etta@towergate.co.uk)) and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

It is a condition of this insurance that you do not admit liability or do not make an offer or promise to pay.

## 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 Towergate insurance 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 your insurers decide if negligence attaches to you. Therefore any payments you make to any third parties without insurers' approval 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 95 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](http://www.hse.gov.uk).