

AMATEUR SWIMMING ASSOCIATION



Summary of Cover 2010-11 INSURANCE COVER ALL AFFILIATED SWIMMING CLUBS

NAME OF CLUB: Sutton & Cheam SC

AFFILIATION NUMBER: SUTL

It is hereby certified that, by virtue of affiliation to the Amateur Swimming Association, the above named club is covered for the following insurance as hereinafter defined, whilst participating in any activity recognised and/or authorised by the Association anywhere in the world. Cover is for UK residents only.

Insured are the Association, County, Local and Regional Associations, Leagues and Clubs, including all Officers, Staff, Coaches, Teachers, Members and Voluntary Helpers. The interest of Principals such as Pool or Leisure Centre Proprietors, Event Sponsors and the like is included in the insurance.

Period of Cover For 12 months from your affiliation date to the ASA. This scheme has been renewed by the Amateur Swimming Association on 1st April 2010 and is annually renewable hereinafter.

CIVIL & EMPLOYERS LIABILITY- POLICY No. RTT254765

Cover

1. Civil Liability

Cover is provided 50% by Royal & Sun Alliance Insurance plc (RSA) & 50% by Insuresport Mutual Limited (IML). This is not a joint policy but both entities will provide cover of 50% each of the total amount covered.

This covers legal liability for damages and legal costs arising out of Third Party loss injury or damage, in connection with the approved activities of the ASA and notified to the RSA and IML within the period of insurance. This includes Public Liability, Professional Indemnity and Directors and Officers insurance.

The cover is written on a claims made wording which means that the cover will respond when a claim is made, not when the incident occurred. All incidents which may give rise to a claim in the future should be notified to RSA and IML through Perkins Slade Ltd, at the time of the incident.

2. Employers' Liability

Cover is Provided 100% by Royal and Sun Alliance

Legal Liability to pay damages and Court costs for injury to employees. **N.B.** A separate certificate needs to be displayed in the work place by law if you have employees. The ASA will issue a Royal and Sun Alliance Employers Liability Certificate to you.

Limits of Indemnity

1. **£10,000,000**
2. **£10,000,000** Employers Liability but limited to £5,000,000 in respect of Terrorism

The limit of indemnity in respect of item 1. applies to any one event, except in relation to goods sold or supplied (products) pollution directors and officers and abuse/child protection claims where the limit applies in the aggregate to all events occurring during any one period of insurance. Directors and officers and child protection claims are costs inclusive.

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Principal Exclusions Criminal Acts of the Insured
Loss of or damage to your own property
The ownership, possession or use of vehicle, aircraft, hovercraft or waterborne craft
Product Guarantee or recall, repair or replacement
Medical Malpractice
Abuse 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 in a court of Law with the USA or Canada

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PERSONAL ACCIDENT INSURANCE

Insurer:- Royal & SunAlliance Insurance plc

Insured are all bona fide members of affiliated Clubs.

Cover 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

In respect of any Insured Person over 70, cover is restricted to benefits 1, 2, 3 and 5 only. There is no cover for persons aged over 75

Aircraft accumulation limit £1,000,000 in the case of multi-engined aircraft
£ 250,000 in the case of all other aircraft

Main exceptions Flying, other than as a passenger, Illness, Suicide, War Risks or the Insured Person undertaking sport against medical advice

LEGAL EXPENSES INSURANCE

Insurer :- DAS

Insured are all affiliated Clubs of the Association

Cover

1. Employment Disputes and Compensation Awards
2. Legal Defence Cover
3. Property Protection Cover
4. Tax Protection
5. 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 £50,000 per claim

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

Main exceptions Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll. The above is intended to be a summary only of cover, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the ASA 's Insurance Brokers.

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 Perkins Slade Ltd 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.

Royal & SunAlliance, DAS Legal Expenses and Perkins Slade Limited are authorised and are regulated by the Financial Services Authority.

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2. ASA / IoS INSURANCE COVER

Frequently Asked Question Regarding Qualifications

The ASA / IoS encourages all clubs and swim schools to have appropriately qualified teachers and coaches covering all sessions but also recognises that from time to time both clubs and swim schools may have difficulty in finding volunteers with the appropriate qualifications (especially in the smaller disciplines) and therefore providing the sessions are operated within the standard safety framework and in line with the procedures laid down by the Pool Operators the insurance policy is valid.

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3. ASA INSURED ACTIVITIES / EXCLUDED ACTIVITIES

The ASA civil liability insurance provides cover for club members for the following activities:

Training for competitive Swimming
Competitive Swimming
Learn to Swim
Swimming Development Activities
Social activities
Fund-raising activities
Administrative, teaching and coaching activities
Recreational swimming

There is a requirement on the Amateur Swimming Association to provide information on approved activities which fall into the above categories.

The personal accident cover provides cover for members under the age of 75 years of age (restricted cover for those aged between 70 and 75 years of age) providing they are participating in an activity approved by the ASA.

The ASA receive numerous queries regarding which activities are covered by the insurance policy and the members of the Health and Safety Forum have drawn up the following suggested list of excluded activities for consultation.

The following list of excluded activities is not exhaustive and if you wish members to participate in any activity under the auspices of your club which are outside the core activities relating to the disciplines of swimming which your club traditionally offers please contact Ash Cox on insurance.query@swimming.org. Please note that Ash may need to refer the query to the panel of experts appointed by the ASA Health & Safety Committee and therefore you should allow sufficient time for your query to be resolved before organising any such activity.

The ASA is aware that many clubs which do not traditionally offer open water swimming activities may, from time to time, wish to do so and therefore specific guidelines will be drawn up providing advice and guidance on this topic.

Sports

Abseiling
Archery
Boxing
Fencing
Flying and Gliding – and other form of aerial activity
Horse Riding
Potholing
Rock Climbing
Roller Hockey
Rugby Football
Shooting
Skating
Judo
Martial Arts
Motor Racing
Mountaineering
Parachuting
Skiing and other winter sports
Sub-Aqua
Water Skiing
Weight Lifting

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Wrestling

Recreational Activities

Ballooning

Bungee Jumping

Para-Gliding

Cliff Diving

Survival and Assault Course Activities

Paint Ball Games

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4. INCIDENT NOTIFICATION GUIDELINES

This information sheet tells you when you should report an incident/accident to your insurance brokers Perkins Slade Ltd.

[Do not send the accident report books put please send a copy of the relevant page/s]

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 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 would 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 Perkins Slade 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.

From 31st December 2003 it is a requirement to use a new style accident book, that is compliant with data protection legislation. It is available from HSE books. It also contains information of first aid and guidance on how to prevent accidents occurring in the first place.

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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

Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1 BQ Tel 0121 698 8050