

SCOTTISH SWIMMING
Summary of Cover 2008-09
ALL AFFILIATED SWIMMING CLUBS

NAME OF CLUB HADDINGTON & DISTRICT A.S.C.

It is hereby certified that, by virtue of affiliation to Scottish Swimming, the above name Club is covered for the following cover 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.

Period of Cover: For 12 months from your affiliation date to Scottish Swimming. This scheme has been renewed by Scottish Swimming on 1st April 2008 and is annually renewable thereafter.

CIVIL & EMPLOYERS LIABILITY - POLICY NO. RTT 242222

Indemnity will be provided to 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 this cover.

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 Scottish Swimming and notified to RSA and IML within the period of insurance. 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.

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 & Sun Alliance Insurance plc

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. Scottish Swimming will issue a Royal & 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 & 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 Abuse/Child Protection claims are costs inclusive.

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 within the USA or Canada

PERSONAL ACCIDENT INSURANCE - POLICY NO. PA00021224

Insurer:- Royal & Sun Alliance Insurance plc

The insured persons are all bona fide members of affiliated Clubs.

Cover Applies if an insured person 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	

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, Disease & HIV; Suicide; War Risks or the Insured Person undertaking sport against medical advice

LEGAL EXPENSES INSURANCE - POLICY NO. TT8/3720449

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 only a summary of cover and 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 Scottish Swimming'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 claims 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.