

# AMATEUR SWIMMING ASSOCIATION

## *Summary of Cover 2011-12*

### ALL AFFILIATED SWIMMING CLUBS

**NAME OF CLUB:** Ashford Town SC

**AFFILIATION NUMBER:** ASHS

It is hereby certified that, by virtue of affiliation to the Amateur Swimming Association, 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 the ASA. This scheme has been renewed by the Amateur Swimming Association on 1<sup>st</sup> April 2011 and is annually renewable thereafter.

#### CIVIL & EMPLOYERS LIABILITY - POLICY NO. RTT254765 & F10069635A

Indemnity will be provided to all ASA affiliated 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 by Royal & Sun Alliance Insurance plc and Brit Insurance Holdings plc

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 insurers 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 the insurers through Perkins Slade Ltd, at the time of the incident.

**2. Employers' Liability** - Cover is provided by Royal and Sun Alliance Insurance plc (RSA)

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 & Sun Alliance Employers Liability Certificate to you.

<b>Limits of Indemnity</b>	1.	£20,000,000
	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.

The primary £10,000,000 limit of indemnity in respect of item 1 is provided by Royal & Sun Alliance Insurance plc. The £10,000,000 in excess of the primary £10,000,000 is provided by Brit Insurance Holdings plc.

**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



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No RTT254333/ASA  
Reference No AMATSWIM33

1. Name of policy holder. Ashford Town SC
2. Date of commencement of insurance policy. 01st April 2011
3. Date of expiry of insurance policy. 31<sup>st</sup> March 2012

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

A P Brown  
UK Chief Executive,  
Royal & Sun Alliance Insurance plc

### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy.

THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

**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

<b>Benefits</b>	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 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. There is no cover for persons aged over 80

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

<b>Cover</b>	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 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 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.