

ABOUT THIS DOCUMENT

This summary of cover has been prepared to help you to:

- Decide whether this product will meet your needs;
- Compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.

PLEASE NOTE that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate.

THE ISSUER

This product is underwritten by Sportscover Europe Ltd under an authority from Certain Underwriters at Lloyd's

TYPE OF INSURANCE AND COVER

This is a **LIABILITY POLICY** providing the following cover:

- Public giving protection against your legal liability for damages and legal costs arising from accidental injury to members of the public, or accidental damage to their property occurring during the period of insurance;
- Products liability giving protection against your legal liability for damages and legal costs arising from accidental injury or accidental damage to property resulting from products made or supplied by you occurring during, the period of insurance;
- Professional indemnity giving protection against claims first made against you and notified to us during the period of insurance alleging your legal liability for damages and legal costs arising from breach of professional duty caused by any negligent act, error or omission by a "qualified person"- see policy definitions;
- Employers' liability giving protection against your legal liability for damages and legal costs arising from injury to any person employed by you in the course of their employment in your business occurring during, the period of insurance;

for sports clubs and associations.

PREMIUM PAYABLE

The total premium payable is as per the quotation or schedule provided. Insurance Premium Tax at the rate of 10%, which is imposed by HM Government, is compulsory and payable in addition to the insurance premium shown. Any policy fees are separately shown on the insurance quotation or schedule.

SIGNIFICANT FEATURES AND BENEFITS

The policy wording is specifically for sports clubs and associations. The actual cover provided is shown in your quotation or certificate. Depending on the cover you request the policy provides for:

All Sections

- ✓ Indemnity to Principal, providing cover to your Principal where required under your contract with them.
- ✓ Indemnity against damages, costs and expenses as described in Section 13 of the Data Protection Act 1998.
- ✓ Member to member cover.
- ✓ Legal defence and court costs.
- ✓ Cover available for landlords, tenants, property owners and organisers of social and fund raising events.

Public & Products liability

- ✓ Defective Premises and Leased Premises.
- ✓ Pollution arising from a sudden, identifiable, unintended and unexpected incident.
- ✓ Consumer Protection Act and Food Safety Act.
- ✓ Contingent liability (non-owned vehicles)
- ✓ Includes individual English Surfing Federation registered coaches/instructors for independent coaching/instructing providing turnover does not exceed £35,000 per year

Professional Indemnity

- ✓ Cover available for coaching activities.
- ✓ Libel and Slander.

Employers' liability

- Temporary work overseas for non-manual employees normally residing in the United Kingdom.
- ✓ Unsatisfied court judgments.

Applicable to Public & Products liability and Employers' liability sections

- ✓ Legal expenses arising from Health & Safety and Corporate Manslaughter legislation – 1,000,000 GBP limit of indemnity.

SIGNIFICANT LIMITATIONS

The policy wording is specifically for sports clubs and associations. The actual cover provided is shown in your quotation or certificate. Depending on the cover you request the policy provides for:

All Sections

- ! It is a condition of the policy that you do not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell or use asbestos or materials or products containing asbestos

Employers' liability

- ! 5,000,000 GBP limit of indemnity for claims arising from Terrorism
- ! 5,000,000 GBP limit of indemnity for claims arising from Asbestos

MAIN EXCLUSIONS

PLEASE SEE the General Exclusions and the Exclusions to each section of the policy wording for further details.

All Sections

- × Punitive, exemplary or aggravated damages.
- × Liquidated damages, fines or penalties of any kind.
- × Radioactivity.
- × War.
- × Acquired Immune Deficiency Syndrome (AIDS).

Public & Products liability

- × Participant to participant cover for "Category 4 sports" – see policy definitions.
- × Terrorism.
- × The provision or use of tanning equipment.
- × Ownership or use of any craft or vehicle licensed for road use.
- × Cost of repair, reconditioning, replacement, removal or recalling of any Product
- × Pollution, other than sudden accidental pollution but excluding the USA & Canada.

Professional Indemnity

- × Claims made, or circumstances known, before inception.
- × Terrorism.
- × Pollution.

Employers' liability

- × Liability for bodily injury to an employee where compulsory insurance or security is required by Road Traffic Acts.
- × Work offshore.

PERIOD OF INSURANCE

The period of insurance coverage will be for 12 months unless shown differently on the quotation or certificate attached. You will be given at least 21 days' notice of the expiration date of the policy of the renewal terms

CANCELLATION RIGHTS

You will have a period of 14 days from either:

- the date you receive your insurance documentation; or
- the start of the Period of Insurance;

whichever is the latter, to cancel this insurance and receive a full refund. However, if You have made a claim within that time there will be no refund.

If you wish to cancel your policy after this time, you must give us 30 days' notice in writing to the address as stated in the policy, and we will issue a refund less a deduction in respect of the time for which you have been covered by this policy and of GBP25 as an administration charge subject to no claims being made.

We may cancel this policy where there is valid reason by giving you 30 days' notice in writing to your last known address, examples of valid reasons are set out in your policy wording. Any return premium due will depend on there being no claims made.

CHOICE OF LAW

This contract is based on English Law and can only be amended with the express written agreement of both parties to the contract.

HOW TO MAKE A CLAIM

If you wish to make a claim please contact the Claims Department at:

For claims under the Professional Indemnity Section

Via Post: Amlin P.I. Claims Dept
Amlin House, 90-96 Victoria Road, Chelmsford, CM1 1QU

Telephone: +44 (0)1245 396396
Via email: AISLondonMarketClaims@amlin.com

For claims under all other Sections

Via Post: Amlin Liability Claims Dept.,
Amlin House, 90-96 Victoria Road,
Chelmsford, CM1 1QU

Telephone: +44 (0)1245 396677
Via email: liabilityclaims@amlin.com

The information which is required when making a claim is shown in your policy wording.

HOW TO MAKE A COMPLAINT

If you have a complaint please contact us:

Via Post: Chief Executive Officer,
Sportscover Europe Ltd,
First Floor, 75 / 77 Cornhill,
London EC3V 3QQ.

Via email: complaintuk@sportscover.com

We will attempt to resolve your complaint in a timely manner and refer the matter to our internal dispute resolution process and our internal review panel.

If your complaint is not dealt with to your satisfaction, you can contact Lloyd's Complaints Department at:

Via Post: Lloyd's Complaints Department
One Lime Street London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Via email: complaints@lloyds.com

If for any reason we are unable to resolve your complaint you may refer it to Lloyd's and subsequently to the UK Financial Ombudsman Service (if you are a private individual or an eligible business) and full details will be provided at each stage of the process. Further details can be found in "How to make a complaint" in the policy wording.

FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the scheme if the insurer cannot meet their obligations, depending on the type of insurance and the circumstance of your claim.

Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU

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SPORTSCOVER

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Partner

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Insurance partner of UK Sport and RoSPA

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