



**SURFING**  
ENGLAND



# Surfing England



**endsleigh**



# Introduction

## **Insurance for Surfing England Members, Coaches & Clubs.**

As a member of Surfing England, Affiliated members, Surf Coaches and Clubs benefit from a degree of insurance protection.

### **What covers are provided?**

This document provides a brief summary of the policy coverage, offered through membership of the Surfing England. It does not contain all the policy terms and conditions. The policy wording including full terms, conditions, exclusions and limitations are available on the Surfing England website at <https://www.surfingengland.org/> These products are arranged by Endsleigh and underwritten by Sportscover.

### **How is cover arranged?**

Surfing England arrange insurance centrally via Endsleigh Insurances Services Limited and coverage is provided to affiliates as a benefit of affiliation.



# About the policy

## Who benefits from cover?

Affiliated Surf Clubs / Affiliated Individual Surfer Members\* / Affiliated Basic & Enhanced Coaches\*

**\*coverage is only provided to UK residents so residents of England, Scotland, Wales and Northern Ireland can all join Surfing England.**

Endsleigh cannot confirm your residential status, however to generally be classed as a UK resident, you would be expected to have a permanent residence in the UK, be registered with a UK doctor and spend more than 183 days per year in the UK.

## Is the Surfing England insurance appropriate for me?

The Surfing England insurances are arranged to meet the demands and needs of typical Surfing clubs, coaches and members and protects against liability risks and provides limited personal accident benefits.

No coverage is provided to Accredited Surf Schools.

If you are concerned that coverage may not meet your own requirements, please contact Endsleigh.

## Policy excesses

There is no excess under the public liability, professional indemnity or employers liability section. Excesses vary under the personal accident benefits.

## Period of insurance

1<sup>st</sup> February 2020 – 31<sup>st</sup> January 2021 (renewable annually). To benefit from the policy coverage, a Surfing England Affiliate must have been a member at the time of the incident.



# Liability Coverage

## **Public/products liability - £10,000,000**

Provides protection against legal liability for bodily injury to third parties and damage to third party property.

## **Professional indemnity - £10,000,000**

Provides protection against claims for negligent acts, errors or omissions in respect of coaching.

## **Abuse (Clubs only)**

Protection for committee members and club officers against claims relating to safeguarding, including mental or physical abuse perpetrated by a member. No coverage is provided to the perpetrator.

## **Employers liability (Clubs only) - £10,000,000**

Provides cover in respect of claims made against clubs, for injuries caused to an employee arising out of and in the course of such employment.

## **Personal Accident (Individual Surf and Coach Members only)**

Provides fixed benefits for members and coaches following sudden identifiable incidents whilst surfing.



# Personal Accident

The personal accident policy provides limited benefits to individual surf members and affiliated coaches for injuries that arise whilst involved in recognised activities and disciplines, anywhere in the world.

The benefit must be triggered by a single identifiable incident and benefits are limited to specific injuries / circumstances.

The benefits are as follows:

- Death £25,000
- Permanent disablement £25,000
- Broken Arm (Humerus, Radius, Ulna) Or Wrist £250
- Broken Leg (Femur, Tibia, Fibula) Ankle or Kneecap £500
- Fractured Skull, Collar bone or Shoulder Blade £500
- Coma Benefit £25 per day
- Emergency Dental or Optical Expenses Up to £500

Please note: Personal Accident insurance is not Travel Insurance. It does not provide cover for emergency medical expenses, cancellation, curtailment, baggage or many other risks associated with travel. If you are planning a trip, we would recommend you ensure you have appropriate travel insurance in place.



# Recognised Activities

## Affiliated Surf Clubs

- Coaching
- Fundraising
- Administration / Organisation associated with running a club
- Competitions
- Open days
- Official events including social events and the supply of food/drink
- Event / tournament management (including exhibitions)

## Affiliated Individual Surfer Members

- Individual Surfing Activity anywhere in the world including Artificial Wave facilities such as The Wave, Bristol.

## Affiliated Basic Coaches

- Coaching within an affiliated Surf Club

## Enhanced Coaches\*

- Coaching with an affiliated surf club **plus** independent coaching activity providing turnover from independent coaching doesn't exceed £35,000 per annum.

\*Cover is not provided for any limited companies or if a coach employs any additional coaches.



## Recognised Disciplines

- Bodysurfing
- Hand planing
- Bellyboarding
- Bodyboarding
- Shortboard Surfing
- Longboard Surfing
- Stand up Paddleboarding (sea and freshwater)
- Adaptive Surfing

# How to make a claim



## **Liability Claims**

All incidents that could give rise to a liability claim must be reported, and any writ or summons you receive must be forwarded to Endsleigh immediately. Failure to report a circumstance or a potential claim could void your policy coverage.

To report a claim or incident please contact Endsleigh on 01242 866 906 or email [KeyAccounts@endsleigh.co.uk](mailto:KeyAccounts@endsleigh.co.uk)

## **Personal Accident**

Individual Surf Members and Coaches receive limited personal accident benefits. If you feel you have suffered an injury while surfing that triggers one of the personal accident benefits, please contact Endsleigh on 01242 866 906 or email [KeyAccounts@endsleigh.co.uk](mailto:KeyAccounts@endsleigh.co.uk). You will be required to complete a claim form, provide detail about the incident and injury and provide medical evidence.



# 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. This will also ensure that you are complying with your policy terms and conditions. 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 Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legalisation
- Any circumstances involving damage to third party property

## **AN INJURY IS DEFINED AS:**

- Any head injury that requires medical treatment
- 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, requiring resuscitation or admittance to hospital
- Loss of consciousness caused by asphyxia or by exposure to 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 Endsleigh.

# Incident Recording Guidelines



We would recommend that coaches and designated people within clubs are responsible and record any incident that may give rise to a claim. 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.

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, occupations, nature of injury and 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

# About our services



## **Who regulates us?**

Endsleigh Insurances Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk> Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

## **Whose products do we offer?**

We only offer a product from Sportscover to satisfy the liability and personal accident requirements of Surfing England members.

## **Which services will we provide you with?**

You will not receive advice or a recommendation from us for the Surfing England insurance covers.

## **What to do if you have a complaint**

If you wish to register a complaint, please write to us at Endsleigh Insurances Services Limited, Shurdington Road, Endsleigh, GL51 4UE, call us on 01242 866 906 or email us at [keyaccounts@endsleigh.co.uk](mailto:keyaccounts@endsleigh.co.uk). If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **Law applicable**

As your insurers are based in England, they proposed to apply the laws of England and Wales and by the Surfing England purchasing this policy they agreed to this.

## **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

All parties are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS.

The capacity in which we are acting?

As an insurance intermediary we usually act as your agent and therefore subject to the law of agency which imposes various duties upon us. In the case of the Surfing England insurance programme we act as the agent of Surfing England.



 [www.endsleigh.co.uk](http://www.endsleigh.co.uk)

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**Get in touch**



[olivia.wiles@endsleigh.co.uk](mailto:olivia.wiles@endsleigh.co.uk)



0333 234 1358

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All general covers including Liabilities and Personal Accident are underwritten by Sportscover Europe Limited and is registered in England no. 70234, at 1 Great St. Helen's, London EC3A 6HX.

Authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/>  
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