

AMATEUR SWIMMING ASSOCIATION

Summary of Cover 2012-13

ALL AFFILIATED SWIMMING CLUBS

NAME OF CLUB: Nottinghamshire ASA AFFILIATION NUMBER: NTMA

It is hereby certified that, by virtue of affiliation to the Amateur Swimming Association, the above name Club is insured 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 1st April 2012 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.

Limits of Indemnity	1.	£20,000,000
	2.	£10,000,000 Employers Liability but limited to £5,000,000 in respect of Terrorism
	3.	£250,000 Legal Defence Costs in respect of Consumer Protection and Health & Safety at Work Act

The limit of indemnity in respect of item 1 applies to any one event, except in relation to goods sold or supplied (Products), Pollution (£250,000 Defence Costs and £1,000,000 for Shareholder actions), 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

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
	6.	Dental Treatment	£250 (£50 Dental Excess)
	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

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	

Access to On-Line DAS Business Law

Businesslaw is the legal information and document preparation website for businesses. You will find expert advice and valuable document building tools to help you run your company and resolve tricky legal issues. Visit www.dasbusinesslaw.co.uk. There is no specific password to enter for users to access the service. The registration form can simply be completed with the following minimum information requirements:

Title
Name
Work, address
Telephone, Number
Email Address

A username and password will be required. The following is recommended:

Username-e-mail address of intended user**Password**-DAS472301

When this process is complete an email will be sent to the inbox of the inserted email address. The email will contain details of how to register including a record of their username and password.

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.

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