AMATEUR SWIMMING ASSOCIATION
Summary of Liability Cover 2015/16
ALL AFFILIATED SWIMMING CLUBS

Name of Club: Enfield Swim Squad **Affiliation Number: ENSL**

By virtue of affiliation to the Amateur Swimming Association, the above named Club is entitled to the following insurances whilst participating in any activity recognised and/or authorised by the Amateur Swimming Association (and approved by the insurers). Cover is provided to UK residents only.

Period of Cover: 1st April 2015 to the 31st March 2016

Retroactive Date: 01 January 1985 (or date of last continuous membership whichever is later)

Entitled to Indemnity The Affiliated Club, including its directors, officers, employees, coaches, teachers, members and voluntary helpers whilst representing the club.

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

Policy Number Primary - GB00040306LI15A/ Excess of Loss – XOLEC798249
Primary Insurer XL Insurance Company Plc
Excess of Loss Insurer Zurich Insurance Company Plc

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, liability for damage to leased and rented premises, member to member liability, indemnity to principals 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 on the policy in place when the claim is made, not the policy in place 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.

EMPLOYERS LIABILITY

Policy Number GB00040305LI15A
Insurer XL Services UK Ltd

This covers legal liability for damages & legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment with the club, region or county. This cover is written on a claims occurred basis. Which means the policy will respond to an incident that occur during the period of cover.

A separate Certificate needs to be displayed in the work place by law if you have employees. The ASA will issue an Employers Liability Certificate to you.

MANAGEMENT LIABILITY (DIRECTORS AND OFFICERS)(D&O)

Policy Number Primary - GB00040306LI15A/ Excess of Loss – XOLEC798249
Insurer XL Services UK Ltd
Excess of Loss Zurich Insurance Plc

This covers the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance. The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred.

LIMITS OF INDEMNITY

Public Liability	£20,000,000	any one event (any one period for Products/Pollution)
Professional Indemnity/Financial Loss	£20,000,000	any one period
Abuse	£20,000,000	any one period, costs inclusive.
Employers Liability	£10,000,000	(Terrorism restricted to £5,000,000)
Management Liability (D&O)	£20,000,000	any one period (Pollution £500,000 for defence costs & inner limits apply for shareholder action) costs inclusive.

Legal Defence Costs for Health & Safety &/Consumer Protection, & Corporate Manslaughter £2,500,000

Principal Exclusions
Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Excess: £2,500 in respect of Directors and Officers Entity defence
$50,000 For Directors and officers claims arising or originating from USA/Canada)

PERSONAL ACCIDENT

Policy Number PA00021224
Insurer Royal & Sun Alliance Insurance plc

Insured Person 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 (£50 Dental Excess)	£250

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 multi-engined aircraft £ 250,000 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 Number TT8/3720449
Insurer DAS Legal Expenses Insurance Company Ltd

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

1. Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll
2. Incidents not referred to DAS before action. It is important to involve DAS as soon as you are aware a dispute may occur

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.

Claims & Advice Helpline: 0117 934 2111
Counselling Helpline: 0117 934 2121

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.

Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability, do not make an offer or promise to pay.

Claims under the Legal Expenses Policy and for access to the legal Helpline please contact DAS as detailed above.

For all other claims please contact Perkins Slade Ltd on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

This document is intended to be 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.

Regulation

XL Insurance Company Plc, Royal and Sun Alliance and DAS Legal Expenses Insurance Company Ltd are authorised and Regulated by Prudential Regulation Authority and the Financial Conduct Authority.

XL Insurance Company Plc (2816304) 3 Brindley Place, Suite 208, Birmingham, B1 2JB
Royal & Sun Alliance Insurance plc (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
DAS Legal Expenses Insurance Company Ltd (No.103274). Registered in England at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Zurich Insurance Company is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Conduct Authority

Perkins Slade Limited (No.969374). Registered in England at Tricorn House, 51-53 Hagley Rd, Birmingham, B16 8TP is authorised and regulated by the Financial Conduct Authority.