

BADMINTON ENGLAND - CONFIRMATION OF INSURANCE AFFILIATED CLUBS, LEAGUES, COUNTIES & ORGANISATIONS

By virtue of affiliation to Badminton England, the organisation and the officials of the organisation, where all their members are affiliated to Badminton England, are covered for the following: organisation and hosting of Badminton England activities including judging, events, shows, tournaments, charity events, fund raising, social activities, training and participation in the sport of badminton as authorised and regulated by clubs, leagues, counties and other organisations affiliated to Badminton England

(NB: any club knowingly under-declaring its membership could invalidate the club's insurance cover)

Master Policy Period of Insurance: 01 September 2017 to 31 August 2018

SPORT AND RECREATION LIABILITY INSURANCE

Cover

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 insurers within the period noted above. Cover includes public liability, professional indemnity, 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 Liability Insurances (with the exception of Employers Liability) is provided on a "claims made" basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited.

Insurer: Hiscox Insurance Company Ltd & Zurich Insurance Company

Policy Number: Primary Policy Number: HU PI6 1924865. Underwritten by Hiscox Underwriting Ltd

Excess Layer Policy Number: FD868072. Underwritten by Zurich Insurance Company

Cover: The insurer will pay damages and legal costs arising from any claim made during the period of Insurance (as specified on the Card Part B) and notified to Insurers in respect of Liability incurred by the Insured in accordance with the Terms and Conditions of the policy

Limits of Indemnity

Public & Products Liability	£10 million	any one claim (any one period costs inclusive for Products) (Pollution £100,000 any one period costs inclusive)
Professional Indemnity	£10 million	any one claim
Employers Liability	£10 million	any one claim (£5m in respect of Terrorism)
Directors & Officers	£10 million	any one period (costs inclusive)
Abuse	£10 million	any one period (costs inclusive)

Retroactive Date 01 January 1985

Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the Insured
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Medical malpractice (emergency first-aid provided by the coach is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents/claims known to you but not reported to insurers, or those occurring prior to the retroactive date
- Product guarantee or recall, repair or replacement



This document is intended to be a summary only and should be read in conjunction with the Policy Wordings and is subject to the full policy Terms and Conditions

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. Please contact Howden on 0121 698 8046 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.

**A copy of the policy wording applicable to your membership insurances is available upon request from:
Howden UK Group, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP**

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 whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we 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 libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- 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 or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a 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 Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 6 years and significantly longer where the incident involves a minor. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

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; occupation; nature of injury; 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.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk