



**Policy Number HU PI6 1957895**

**CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)**

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

<b>Policy number</b>	HU PI6 1957895
<b>1. Name of policyholder</b>	<b>Boldon C.A. Swim Club</b> BOLE
<b>2. Date of commencement of insurance policy</b>	01 April 2019
<b>3. Date of expiry of insurance policy</b>	31 March 2020 Both days inclusive

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
2. the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

**Steve Langan**

Managing Director, Hiscox UK and Ireland

**Notes:**

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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The certificate above shows that you are insured

- (i) with an authorised insurer, and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd  
Registered in England Number 70234  
Registered Office 1 Great St Helen's, London EC3A 6HX  
Telephone No: 020 7448 6000

## LIMITS OF INDEMNITY

Public Liability	£20 million	any one claim
Products Liability	£20 million	any one period (costs inclusive)
Abuse Extension	£20 million	any one period (costs inclusive)
Professional Indemnity	£20 million	any one claim
Management Liability Directors & Officers (D&O)	£20 million	any one period (costs inclusive)
Management Liability Corporate Legal Liability	£20 million	any one period (costs inclusive)
Employers Liability	£10 million	any one claim (Terrorism £5 million any one period)

Inner Limits apply eg. Pollution £100,000 under Public Liability & Corporate Legal Liability - please refer to the policy wording for full details.

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

### **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.

**Excess:** £2,500 each & every claim in respect of Corporate Legal Liability

## PERSONAL ACCIDENT

**Policy Number:** PA00021224  
**Insurer:** Royal & Sun Alliance Insurance plc  
**Insured Persons:** All bona fide members of the club resident in Britain

### **Cover**

Injury arising out of swimming and aquatic sports including dry-side training recognised and or authorised by Swim England in which the Insured Person is participating

<b>BENEFIT DESCRIPTION</b>	<b>BENEFIT AMOUNT</b>	<b>Scale of Benefits</b>
1 Death	£5,000	Permanent Partial Disablement
2 Loss of two or more limbs or eyes or one of each	£30,000	The percentage shown below shall be applied to the Limit per Person under Benefit 3
3 Loss of one limb or one eye	£30,000	Loss by permanent physical severance or permanent and total loss of use of
Permanent & total loss of speech	£30,000	
Permanent & total loss of hearing		
i) In both ears	£30,000	• one big toe 15%
ii) In one ear	£7,500	• any other toe 6%
		• one thumb 30%
		• one forefinger 20%
		• any other finger 10%

4	Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£30,000	Permanent total loss of use of <ul style="list-style-type: none"> <li>• shoulder or elbow 25%</li> <li>• wrist hip knee or ankle 22%</li> <li>• a foot below the level of the ankle (talo-tibial joint) 50%</li> <li>• the back or spine below the neck with no damage to the spinal cord 40%</li> <li>• the neck or cervical spine with no damage to the spinal cord 30%</li> </ul>
			Removal by surgical operation of <ul style="list-style-type: none"> <li>• lower jaw 30%</li> </ul>

For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser

In respect of members aged 70 to 85 years of age benefits 1, 2 and 3 only apply.

Cover applies until the expiry of the Period of Insurance in which the Insured Person attains the age of 85 years.

#### Special Extensions

Accidental Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week to a maximum of £5,000
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged 70 years of age and over
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £250 any one Insured Person for any one Accident reduced by 50% for those aged 70 years of age and over. Subject to £50 excess each & every loss
Dependents benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis	
A total loss of use of all four limbs bladder and rectum	£30,000
B total loss of use of two legs bladder and rectum	£15,000

**Maximum Incident Limit is £25 million subject to the following inner limits:**

Multi-engined Aircraft	£1 million	Any other aircraft	£250,000
War	£5 million	Terrorism other than by Nuclear Chemical or Biological Cause	£5 million

**Principal Exclusions**

**Bodily Injury arising out of:**

- Flying (other than as a passenger),
- Committing or attempting to commit suicide
- Driving a motor vehicle while over the legal limit
- War or terrorism

**Bodily Injury as a result of or contributed to by:**

- Drugs unless taken on proper medical advice and is not for the treatment of drug addiction
- Undertaking the Insured Sport against medical advice
- Illness or disease
- Post-traumatic stress disorder or any psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome or any other injury which develops over a period of time

**LEGAL EXPENSES INSURANCE**

<b>Policy Number</b>	TT8/3720449
<b>Insurer</b>	DAS Legal Expenses Insurance Company Ltd
<b>Insured</b>	The appointed officials on behalf of the affiliated Clubs of the Association

**Operative Covers**

Employment Disputes and Compensation Awards	Counselling
Legal Defence including Motor Defence	Tax Advice
Property Protection	DASBusinesslaw
Commercial Legal Advice	Business Legal Services
Tax Protection	Business Legal Healthcheck
Redundancy Approval	Personal 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** £250,000 (Employment Disputes Compensation Awards aggregate limit £2,500,000 any one period)

**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 (unless notified to and accepted by the insurer).**
2. Incidents not referred to DAS before action. It is important to involve DAS as soon as you are aware a dispute may occur