

Hiscox 1 Great St Helen's London EC3A 6HX



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)

	Policy number	HU PI6 1957895
1.	Name of policyholder	Boldon C.A. Swim Club
2.	Date of commencement of insurance policy	01 April 2018
3.	Date of expiry of insurance policy	31 March 2019 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.

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

SWIM ENGLAND
Summary of Insurance Cover 2018-19
ALL AFFILIATED SWIMMING CLUBS

Name of Club: Boldon C.A. Swim Club

Affiliation Number: BOLE

By virtue of affiliation to Swim England, the above named Club is entitled to the following insurances whilst participating in any activity recognised and/or authorised by Swim England (and approved by the insurers).

Cover is provided to UK residents only.

Period of Cover: 01 April 2018 to the 31 March 2019

COMBINED LIABILITY

Policy Numbers Primary - HU PI6 1957895 & Excess of Loss - EC798249

Primary Insurer Hiscox Insurance Company Ltd

Excess of Loss Insurer Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability)

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

Important The Liability Insurances below (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

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

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. .

EMPLOYERS LIABILITY

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 occurs during the period of cover.

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

MANAGEMENT LIABILITIES - DIRECTORS & OFFICERS (D&O) & CORPORATE LEGAL LIABILITY

These sections provide cover for the personal liability of Directors & Officers in their capacity as Insured Persons of the Policyholder and for the Club entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in respect of all claims made against the Policyholder and notified to the Insurer during any Period of Insurance.

LIMITS OF INDEMNITY

Public & Products Liability	£20 million	any one event (any one period costs inclusive for Products)
Professional Indemnity	£20 million	any one period
Abuse	£20 million	any one period (costs inclusive)
Employers Liability	£10 million	any one event (Terrorism restricted to £5 million any one period)
Management Liability (D&O)	£20 million	any one period (costs inclusive)
Corporate Legal Liability	£20 million	any one period (costs inclusive)

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

Cover

An insured person who 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. Dental Benefit reduced by 50% in respect of any person aged 70 and over. 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	The appointed officials on behalf of the affiliated Clubs of the Association
Cover	<ol style="list-style-type: none">1. Employment Disputes and Compensation Awards2. Legal Defence Cover3. Property Protection Cover4. Tax Protection5. 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 £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 and a Counselling Line.

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