

AMATEUR SWIMMING ASSOCIATION

AFFILIATED SWIMMING CLUBS INSURANCE DETAILS

By virtue of affiliation to the Amateur Swimming Association, Clubs are covered for the following insurance whilst participating in any activity recognised and/or authorised by the Association anywhere in the world. Cover is for UK residents only.

Period of Insurance: For 12 months from your affiliation date to the ASA. .

LIABILITY INSURANCE

Insured are the Association, County Associations, Districts, Leagues and 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 the insurance

Cover	1. Civil Liability	The Insurer will pay damages and legal costs arising from any claim made during the period of insurance and notified to Insurers in respect of any Civil Liability incurred by the Insured in accordance with the terms and conditions of the Policy.
	2. Employers' Liability	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.

Limits of Indemnity	1. Civil Liability	£10,000,000
	2. Employers' Liability	£10,000,000

The limit of indemnity applies to any one event, except in relation to goods sold or supplied (products) and Child Protection claims where the limit applies in the aggregate to all events occurring during any one period of insurance.

Main Exceptions	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
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PERSONAL ACCIDENT INSURANCE

Insured are all bona fide members of affiliated Clubs.

Cover 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	

In respect of any Insured Person over 70, cover is restricted to benefits 1, 2, 3 and 5 only. There is no cover for persons aged over 75

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, Suicide, War Risks or the Insured Person undertaking sport against medical advice

LEGAL EXPENSES INSURANCE

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
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Extension	The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club
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Main exceptions Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll

The above is intended to be a summary only of cover, full copies of the policy wordings are available on request.

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 can be found on our website <http://www.sportcentric.com/vmgmt/vfilemgmt/page/filedownload/1,8202,4716-44656-85796-0-file,00.pdf> . Please contact Perkins Slade Ltd 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.