

SWIM ENGLAND

Summary of Insurance Cover 2018-19

ALL AFFILIATED SWIMMING CLUBS

Name of Club: Woking SC

Affiliation Number: WOKS

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 P16 1957895 & Excess of Loss - EC798249
 Hiscox Insurance Company Ltd
Primary Insurer Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability)
Excess of Loss Insurer 01 January 1985 (or date of last continuous membership whichever is later)
Retroactive Date:

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.

