

**// perkinslade**

## **Badminton England Premier Members Summary of Insurance For the period 1st November 2016 to 31st October 2017**

### **Sports Team**

The Perkins Slade Sports team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

### **Important note**

You should download and read our Terms of Business and our Status Disclosure. In addition, the Sport, Recreation and Leisure Liability policy wording is available. If you have any questions regarding the content of these documents we will be happy to discuss them with you. All documents can be found online at [www.perkins-slade.com](http://www.perkins-slade.com)

We recommend that you print and permanently retain a copy of these documents for future reference.

If you are unable to access our website and need a printed copy of these documents, please contact us on 0121 698 8142 and we will post copies to you.

For reasons explained in the following cover explanations we believe that the insurance scheme for BADMINTON England meets the demands and needs of a BADMINTON England, coach, umpire or volunteer.

### **Insurance scheme for Premier Members of Badminton England**

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses for which you do not hold valid insurance.

The following covers provided are summarised over the page. We emphasise that details are a summary only.

### **Sport, Recreation and Leisure Liability**

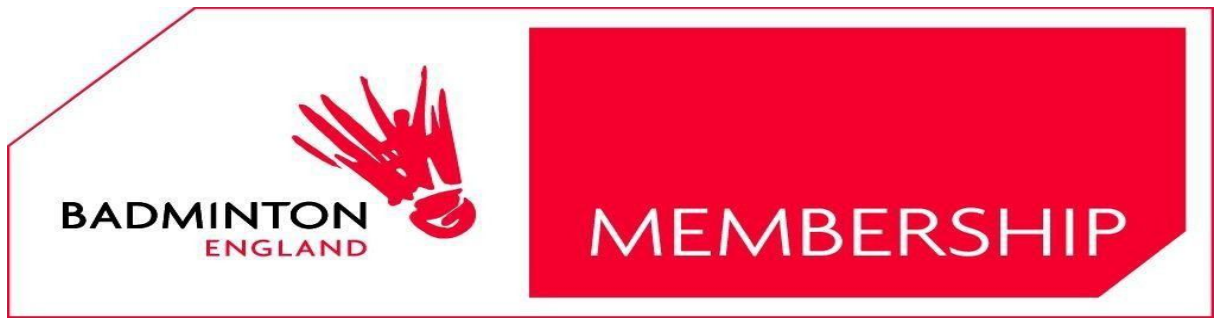
Provides protection from the consequences of claims against a **Badminton England** member or umpire for injury, financial loss or damage to property, where negligence occurs.

**NOTE:** this cover does not provide an automatic payment for injuries which would normally be the province of a personal accident insurance.

### **Important**

The Sport, Recreation and Leisure Liability cover is provided on a "claims made" basis - which means that there has to be a policy in force at the time at which the incident is first reported to us, not necessarily at the time the activity was undertaken. Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Perkins Slade immediately.

BE-Premier Members April 2016



## Outline of cover

### Sport, Recreation and Leisure Liability Hiscox Insurance company Ltd HUP161924865

All Badminton England Premier members have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in badminton can and will happen and in this litigious age members are vulnerable to claims that can sometimes involve very large sums of money.

Appropriate cover is therefore essential and, indeed, it is demanded by local authorities before clubs can use their facilities.

Sport, Recreation and Leisure Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property. This includes the following sections of cover:

|   |  |
|---|--|
| <b>Public Liability<br/>£10m any one<br/>occurrence</b>       | Accidental bodily injury to third parties and/or damages to third party property arising out of your inspired activities.                                  |
| <b>Products Liability<br/>£10m any one period</b>             | Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments). |
| <b>Professional Indemnity<br/>£10m any one<br/>occurrence</b> | Professional loss (financial or otherwise) arising out of errors and omissions. For example, bad advice (instruction / coaching) or failure to act.        |
| <b>Libel and Slander<br/>£10m any one<br/>occurrence</b>      | Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online.          |

The shaded areas of the table are sections of cover provided by the Sport, Recreation and Leisure Liability policy over and above those of a standard Public & Products Liability policy.

**Sport, Recreation and Leisure Liability provides you with a breadth of cover that is rarely available through non-specialist brokers.**

#### Indemnity is extended to include:

- Badminton playing activities, including practice, training, umpires, competitions and displays
- Legal liability following injury or financial loss to a fellow participant, or damage to property.

The limit of indemnity is the maximum amount of damages insurers will pay in relation to the settlement of a claim. **There is no policy excess.**

You must report every claim and any incident that is likely to give rise to a claim in the future. Please call Karen Stewart on 0121 698 8046.



## Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the insured
- Injury to employees
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- Medical malpractice (unless first-aid provided by the coach which 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
- Product guarantee or recall, repair or replacement.

(Please note that social / club / direct members do not receive personal accident benefits or physiotherapy cover).

## IPRS Sports Health Care - Physiotherapy

Provides access to the service for one year from date of their membership upgrade and includes:

- an administration triage call
- a physiotherapy assessment
- up to 2 physiotherapy treatment sessions based on the patients clinical needs as specified by the treating physiotherapist.
- the service can be accessed up to 2 separate times per year for different unrelated injuries.

There are no additional costs including:

- administration costs
- excess or contribution to pay
- no tax to pay as this service is not classed as a benefit in kind or any other taxable contribution.

The physiotherapy treatment provided is delivered by private physiotherapists and is not an NHS treatment service; there is no requirement for a GP referral.

## Terms and Conditions

- Injuries that occur within 7 days of upgrade will not be covered
- Must have an appropriate Musculoskeletal injury
- Injury must not be pre-existing / flare up of chronic injury
- Injury must have occurred during the agreement period
- Injury could have occurred at work or at home - 24/7 product
- If claimant Does Not Attend or cancels an appointment then this is classed as 1 used session
- Only 1 injury per referral
- Only 2 referrals per year
- Each referral must be for a different injury – i.e. cannot have 2 referrals for the same injury

All referrals will be completed online, using the below website and referral form.

[www.iprsphysiocare.com/enquiry/individual/webform.aspx](http://www.iprsphysiocare.com/enquiry/individual/webform.aspx)

## Optional Insurances

The following additional insurances are available from Perkins Slade Limited at an extra cost, please visit: [www.perkins-slade.com/sports/sports-quote](http://www.perkins-slade.com/sports/sports-quote)

**PS SportsQuote**



### Overseas Travel

Normal cover provided by travel agents is rarely adequate to insure competition activity, or even high intensity training. Coaches or clubs who require individual or team travel cover, which includes any competitive or training activity can access

**BADMINTON**  
ENGLAND



**MEMBERSHIP**

**// perkinsslade**

**Benefits include:**

- Medical expenses up to £10 million
- Personal baggage £3,000
- Cancellation cover up to £5,000
- Discounts are available for larger groups

**PS Sports Equipment Insurance**

Covers your personal sports equipment, anywhere in the world, up to a limit of £10,000.

**Key features include:**

- Cover whilst in use
- Up to £1,000 for unspecified items.

Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Complaints procedure: any queries or complaints relating to this insurance should be referred to Perkins Slade Ltd.

The information contained in this summary is confined to general policy details. Specific terms and conditions are available for inspection/clarification from:

Perkins Slade Ltd,  
Tricorn House,  
51-53 Hagley Road,  
Birmingham, B16 8TP.  
T: 0121 698 8000  
F: 0121 625 9000  
E: [info@perkins-slade.com](mailto:info@perkins-slade.com)

Perkins Slade is authorised and regulated by the Financial Conduct Authority.

The Sport and Recreation Liability Insurances is provided by Hiscox Insurance Company Ltd, Registered at: 1 Great St Helens, London, 3C3A 6HX

Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

The Excess of Loss Insurance is underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway,