

## Badminton England Licensed Coaches Summary of Insurance

For the period 1st November 2016 to 31st October 2017

### Sport and Recreation Team

The Perkins Slade Sport and Recreation 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.

### Insurance scheme for licensed coaches 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.

#### Important note

You should download and read our Terms of Business and our Status Disclosure.

[www.perkins-slade.com](http://www.perkins-slade.com)

In addition, the Sport, Recreation and Leisure Liability and Personal Accident policy wordings are available. If you have any questions regarding the content of these documents we will be happy to discuss them with you.

If you 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 registered coach.

### Sport, Recreation and Leisure Liability

Provides protection from the consequences of claims against a **Badminton England** member for injury, financial loss or damage to property, where negligence occurs. Licensed coaches must be operating in their own individual name or with a trading name. They **MUST NOT** be operating as a limited company or employing the services of others. The turnover limit is £35,000.

#### 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.

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### Outline of cover

#### Sport, Recreation and Leisure Liability Hiscox Insurance Company Ltd - HUP161924865

All badminton licensed coaches 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 coaches 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 coaches 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</b> £10m any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities.
<b>Products Liability</b> £10m any one period	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</b> £10m any one occurrence	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</b> £10m any one occurrence	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 coaches with a breadth of cover that is rarely available through non-specialist brokers.**

#### Indemnity is extended to include:

- Badminton coaching activities, including training, competitions and displays, social, fundraising and administrative activities
- Legal liability following injury or financial loss to a fellow coach/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. If you wish to report an incident 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.

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### Personal Accident

As part of the new coach license, Badminton England are pleased to be able to offer personal accident benefits including physiotherapy treatment (amongst other benefits) as no extra charge to the usual Registered Coach Membership.

Benefits Accidental Bodily Injury resulting in:		Scale of Benefits	
Benefit Description	Benefit Amount		
Death	£10,000	Loss of sight	100%
Loss of sight	£50,000	Loss of hearing in both ears	100%
Loss of hearing one ear / both ears	£25,000 / £50,000	Loss of hearing in one ear	20%
Loss of limb	£50,000	Loss of speech	100%
Loss of speech	£50,000	Loss of limb	100%
Permanent total disablement – from any and every kind	£50,000	Loss of more than one limb	100%
Dental expenses	£500	Loss of or total loss of use of:	
Optical expenses Up to	£200	• A foot below the level of the ankle	50%
Broken bones: Arm, wrist or hand	£100	• A hip, knee, ankle or thumb	20%
Leg, ankle or foot	£200	• A forefinger or big toe	15%
Collar / cheek bone	£200	• Any other finger	10%
Temporary total disablement		• Any other toe	5%
(occupations of any and every kind)	£100	Loss of use of:	
7 day deferment and 52 week benefit period		The back of spine below the neck with no damage to the spinal cord	40%
Physiotherapy* (£50 Excess)	£300	The neck or cervical spine with no damage to the spinal cord	30%
Coma	£30 per day	A shoulder, elbow or wrist	25%
Disappearance	£10,000		
Funeral expenses	Up to £5,000	*This policy is extended to cover the cost of physiotherapy treatment recommended by a Qualified Registered Medical Practitioner and provided by a Chartered Physiotherapist up to a maximum sum insured of £300 in respect of any one Accident or £1000 in the aggregate in respect of any Insured Person during any Period of Insurance up to a maximum of £25,000.	
Hospitalisation	£30 per day		
Rehabilitation expenses	Up to £15,000		

Additional services: (Please quote Aviva policy number)

- Counselling Service Helpline – 0117 934 0105
- Legal and Tax Helpline – 0845 300 1899
- Risk Solutions Helpline – 0845 366 6666
- [www.cutredtape.co.uk](http://www.cutredtape.co.uk) – legal and business template documents relating to HR, finance, law, dismissal etc.

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### Legal Expenses

#### ARAG Legal Services 505125

#### Legal expenses in pursuit of a claim arising from or out of:

- The death or personal injury of the coach in the course of coaching badminton, from any cause other than a motoring accident occurring during the period of insurance

#### Legal costs of proceedings in relation to badminton which gives rise to the defence of:

- Any prosecution including 'indecent assault' that arises from a matter relating to his/her employment other than a motoring prosecution.

The advice will be provided by ARAG. If ARAG considers it appropriate, the advice given will be confirmed in writing.

**ARAG claims notification: 0117 917 1698**  
**Legal Helpline 0344 571 7976**  
**Policy number – 505125**

*To obtain a claim form, please call 0117 917 1698*

The limit of indemnity on the policy is £25,000 per claim, and will always be subject to a 'prospect of success' condition, where if insurers consider the claim does not have reasonable prospects of success they will not provide an indemnity under the policy. Insurers will provide the insured with a written explanation of its decision.

#### Retroactive date: 1st October 2004

Please note any claim made where the incident occurred prior to the retro-active date of 1st October 2004 will not be covered by the policy.

### Optional Insurances

The following sports insurances are available from Perkins Slade at an extra cost, please visit [www.pssportstravelinsurance.co.uk](http://www.pssportstravelinsurance.co.uk) for more information.

#### 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 a quote online via [www.pssportstravelinsurance.co.uk](http://www.pssportstravelinsurance.co.uk)

#### Benefits include:

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



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

Perkins Slade,  
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)



The Sport and Recreation Liability Insurances is provided by Hiscox Insurance Company Ltd, registered at:

1 Great St Helens,  
London,  
EC3A 6HX

Hiscox Insurance Company Ltd is authorised 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, 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. The personal accident benefits are provided by Aviva Insurance Limited, Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.