

## Badminton England Registered 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 registered 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. Registered coaches must be operating in their own individual name or with a trading name if their turnover is below £10,000. They **MUST NOT** be operating as a limited company or employing the services of others.

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.

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### Outline of cover

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

All badminton 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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### 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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### What is not covered?

#### Treatment will not be provided for:

- Expenses for treatment(s) which were incurred before the commencement of this agreement or the acceptance of a claim by IPRS will not be reimbursed
- For an MSD which did not specifically occur within the agreement period.
- For an MSD where, in the opinion of IPRS, it is neither reasonable nor clinically appropriate or necessary to do so
- For an MSD which occurred within 7 days of the commencement of the agreement. This does not apply for renewal agreements
- For an MSD for which the person has previously received treatment under this agreement
- If the person is under 16 or over 65 years of age
- If the person does not have an occupation or is a member of the armed forces
- For an MSD which the person sustained whilst working or training as a professional. Visit [www.pssportstravelinsurance.co.uk](http://www.pssportstravelinsurance.co.uk) for a quote

\* Please note that a preferential physiocare policy is available via the Badminton England membership department.

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 Insurance 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 [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

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