

## Badminton England Club & County Summary of Insurance

For the period 1st September 2018 to 31st August 2019

### Sport and Recreation Team

The Howden 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.

#### Important note

The Sport, Recreation and Leisure Liability, wording is 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 8000 and we will post copies to you.

### Insurance scheme for Clubs and Counties 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

Sport, Recreation and Leisure Liability Provides protection from the consequences of claims against a Badminton England club/county 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 - 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.

It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Howden immediately.

## Outline of cover

**Sport, Recreation and Leisure Liability Hiscox Insurance Company Ltd HUPI61924865 & Zurich FD868072.**

All badminton organisations 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 clubs and counties 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 opposite sections of cover:

The shaded areas of the table opposite 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 clubs and counties with a breadth of cover that is rarely available through non-specialist brokers.

<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
<b>Abuse</b> £10m any one period	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover).
<b>Directors and Officers</b> £10m any one period	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation.
<b>Employers Liability</b> £10m any one occurrence	Legal liability of an affiliated club or organisation and its committee following injury to an employee for which it may be legally liable.

## Indemnity is extended to include:

- Club activities, including training, competitions and displays, social, fundraising and administrative activities
- A club member who causes injury or financial loss to a fellow licensed holder, or damage to property
- A club which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility
- Individuals who may be interested in joining a club are covered for a maximum of 6 initial "taster" sessions. For indemnity to apply it is essential their name is properly recorded and the documents retained. The individual must be affiliated to Badminton England from their 7th visit.

## 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. Click here to access incident notification guidelines on your Badminton England insurance page.

## 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).

## Optional Insurances

The following sports insurances are available from Howden at an extra cost, please visit [www.sportstravelinsurance.co.uk](http://www.sportstravelinsurance.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.sportstravelinsurance.co.uk](http://www.sportstravelinsurance.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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