



Badminton England Licensed Coaches Summary of Insurance

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

Sport and Recreation Team

The Howden Sport & 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, Personal Accident, Legal Expenses and Sports Equipment 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 8000 and we will post copies to you.

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.

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 - 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 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:

Public Liability £10m any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities.
Products Liability £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)
Professional Indemnity £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.
Libel and Slander £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 the Claims Team on 0121 698 8042.

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.

Personal Accident

As part of the coach license, Badminton England are pleased to be able to provide personal accident benefits including physiotherapy treatment (amongst other benefits).

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 (max. 365 days)	£50 per day	A shoulder, elbow or wrist	25%
Disappearance	£10,000		
Funeral expenses	Up to £10,000	*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 (max. 365 days)	£50 per day		
Rehabilitation expenses	Up to £15,000		

Additional services: (Please quote RSA policy number RTT278472 and Ref 27848)

- Legal Assistance
- Health and Safety Legislation
- Tax advice
- Stress Counselling

Tel: 0345 078 3868

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
Helpline Number: 0330 303 1490
Policy Number: 505125

The limit of indemnity on the policy is £50,000 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.

Sports Equipment

New from 2017 cover is now provided for loss or damage to your Badminton Sports & Coaching equipment such as rackets, nets, shuttle cocks sports bags etc up to a limit of £1500 with a single article limit of £300.

The excess is £50 each and every loss.

Principal Exclusions :

Damage caused by:

- a. Wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause
- b. Dryness or humidity, being exposed to light or extreme temperatures, unless the damage is caused by storm or fire
- c. storm or flood to sports equipment stored in the open, unless the sports equipment is designed for all year outdoor installation including but not limited to stands and floodlights
- d. a rise in the water table
- e. theft or attempted theft
 - i. unless the sports equipment is stored in enclosed premises and the theft or attempted theft involves entry to, or exit by forcible or violent means
 - ii. unless the sports equipment is under the personal supervision of you or anyone authorised by you
 - iii. from any aircraft or boat unless the sports equipment is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of the airport or seaport operator or their agents
 - iv. from any motor vehicle unless:
 - the sports equipment is completely contained within the motor vehicle or secured by a closed shackle padlock to a purpose-built rack fully fitted to the motor vehicle; and the motor vehicle is fully locked with all security protections in force; and
 - between the hours of 9.00pm and 7.00am the sports equipment is not left in or on the motor vehicle, unless such motor vehicle is in a secure car park

In the event of a claim we will only pay if the theft from a motor vehicle is a direct result of violent and forcible entry to the vehicle, or violent and forcible entry or exit from a secure car park, by the thieves.

Optional Insurances

The following sports insurances are available from Howden at an extra cost, please visit 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

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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