

## Summary of Liability Cover 2019/20

**Insured:** England Netball

**Period of Cover:** 1<sup>st</sup> September 2019 to 31<sup>st</sup> August 2020

**Activities:** For fully affiliated members of England Netball (Member clubs, Associations and Individuals) cover is provided in respect of any activities recognised and authorised by England Netball.

### Public/Products Liability – Policy Number HUP16 8021793

**Insurer: Hiscox Insurance Company Ltd**

Limits of Indemnity: £10,000,000 any one event (in the aggregate in respect of products)

Cover provided protects your legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above. Cover includes Public Liability, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability out of goods sold supplied including refreshments.

### Professional Indemnity – Policy number HUP16 8021793

**Insurer: Hiscox Insurance Company Ltd**

Limited of Indemnity: £5,000,000 any one event

Cover provided for negligent acts, errors or omissions in respect of your business activities including bodily injury as a result of coaching

### Management Liability – Policy number HUP16 8021793 – ( Only applicable to Associations and clubs)

**Insurer: Hiscox Insurance Company Ltd**

- a) Directors of Officers - £5,000,000 in the aggregate
- b) Employment Practices Liability - £1,000,000 in the aggregate

The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/the Association for the amount any insured becomes legally liable to pay in respect of a claim including defence costs, legal representation costs, awards of damages and awards of costs.

### Policy Type: Personal Accident – Policy Number: NGPA51696

**Insurer: AM Trust Underwriting Ltd**

The insurer will, subject to the terms, conditions, provisions and exceptions of this policy, provide cover for Accidental Bodily injury which results in death, loss of limbs, hearing or sight, permanent or temporary disability as defined under the policy which occurs whilst involved in recognised and authorised netball activities. The geographical limit is worldwide (excluding areas of war or hostilities)

**IMPORTANT NOTE:** Claims under this policy must be notified to the insurer within 120 days from the date of the incident and no claim will be considered after 365 days from the date of the incident. If you are unsure if your injury will trigger a claim under the policy, please discuss with Howden claims team.

Benefit	Gold (£) Category A	Gold Under 16 (£) Category B	Silver (£) Category C
Accidental Death	5,000	5,000	5,000
Permanent Total Disablement	50,000	50,000	10,000
Permanent Total Disablement ***	Various % of above limit	Various % of above limit	Various % of above limit
Loss of one or more Limb(s)	50,000	50,000	10,000
Loss of one or both eyes	50,000	50,000	10,000
Loss of Speech	50,000	50,000	10,000
Loss of Hearing in one ear	12,500	12,500	2,500
Loss of Hearing in both ears	50,000	50,000	10,000
Emergency Dental or Optical Expenses ( £50 excess )	Up to 600	Up to 600	Up to 250
Hospital in Patient ( Max 25 days)	50 per day	Not Covered	Not Covered
Convalescence	100	Not Covered	Not Covered
Physiotherapy * ( £50 excess )	6 visits up to 290	6 visits up to 290	Not Covered
Broken Bones ( Maximum £500 per incident ) <i>Fracture means - breach in the structure of bones produced by accidental bodily injury and shall not include hairline fractures</i>	Spine/Neck/Skull – 500 Collar/cheek/pelvic/hip – 200 Leg/ankle ( femur/tibia/fibula & tarsus) - 200 Arm/wrists ( humerus, radius, ulna & carpus) – 100 Finger/toe/elbow/nose - 50	Spine/Neck/Skull – 500 Collar/cheek/pelvic/hip – 200 Leg/ankle ( femur/tibia/fibula & tarsus) - 200 Arm/wrists ( humerus, radius, ulna & carpus) – 100 Finger/toe/elbow/nose - 50	Spine/Neck/Skull – Nil Collar/cheek/pelvic/hip – 100 Leg/ankle ( femur/tibia/fibula & tarsus) - 100 Arm/wrists ( humerus, radius, ulna & carpus) – 50 Finger/toe/elbow/nose – Nil
Torn Anterior Cruciate Ligament Necessitating surgery	200	200	200
Temporary Total Disablement Deferment Period: 14 days Benefit Period	200 per week Maximum claim 500 18 days	Not Covered	Not Covered
Temporary Partial Disablement Deferment Period : 14 days Benefit Period	100 per week Maximum claim 250 18 days	Not Covered	Not Covered
Parental Travel Expenses	Not Covered	Up to 100	Not Covered

\*Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone of primary dislocations

\*\*\*Amputation or permanent loss of use of :-

One thumb 20% or 17.5%

Index Finger 15% or 12%

Other finger 10% or 7.5%

Shoulder or elbow 25% or 20%

Hip/knee or ankle 20%

Wrist 20% or 15% (higher % applies to dominant side)

One Big toe 10%

Any other toe 3%

Removal of lower jaw by surgical operation 30%

Shortening of at least 5 centimetres of lower limb 15%

Facial Scarring : 5cm in length or area of 5sq cm -5%; 10cm in length or area of 10sq cm – 10%

Burns 9-18% of body surface – 15% ; 19-27% of body surface -20%; 28+% of body surface -25%

In the event of a claim please contact Howden claims team: Telephone 0121 698 8040 to request a claim form. Please note further information on making a claim below

**Liability :** Please see attached incident notification and reporting guidelines

**Personal Accident :** It is essential that you notify your injury within 120 days of the accident for a claim to be considered under this policy. No claim will be considered more than 365 days from the date the injury is sustained. If you are unsure if your injury will trigger a claim under this policy please discuss with Howden claims team.

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden.

Insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

## LIABILITY INCIDENT GUIDELINES

### IN THE EVENT OF A CLAIM

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. **Do not admit liability; do not make an offer or promise to pay.**

### INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation ( including matters which may trigger your safeguarding policy )
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or Hospital]
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight [whether temporary or permanent]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

### INCIDENT RECORDING GUIDELINES

**We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.**

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

### REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm) and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to [www.hse.gov.uk/pubns/indg453.pdf](http://www.hse.gov.uk/pubns/indg453.pdf)