

SCOTTISH SWIMMING
Summary of Cover 2013-14
ALL AFFILIATED SWIMMING CLUBS

NAME OF CLUB	HAMILTON BATHS ASC	AFFILIATION CODE	WHBX
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It is hereby certified that, by virtue of affiliation to the Scottish Swimming, the above name Club is insured as hereinafter defined, whilst participating in any activity recognised and/or authorised by the Association anywhere in the world. Cover is for UK residents only.

Period of Cover: For 12 months from your affiliation date to Scottish Swimming. This scheme has been renewed by the Scottish Swimming on 1st April 2013 and is annually renewable thereafter.

CIVIL & EMPLOYERS LIABILITY - POLICY NO. RTT254765 & EC798249

Indemnity will be provided to all ASA affiliated Clubs, including all Officers, Staff, Coaches, Teachers, Members and Voluntary Helpers. The interest of Principals such as Pool or Leisure Centre Proprietors, Event Sponsors and the like is included in this cover.

Cover 1. Civil Liability - Cover is provided by Royal & Sun Alliance Insurance plc and Zurich Insurance Company

This covers legal liability for damages and legal costs arising out of Third Party loss injury or damage, in connection with the approved activities of the ASA and notified to the insurers within the period of insurance. This includes Public Liability, Professional Indemnity, Directors and Officers insurance, damage to leased and rented premises, member to member liability and liability arising out of goods sold or supplied, including refreshments.

The cover is written on a claims made wording which means that the cover will respond when a claim is made, not when the incident occurred. All incidents which may give rise to a claim in the future should be notified to the insurers through Perkins Slade Ltd, at the time of the incident.

2. Employers' Liability - Cover is provided by Royal and Sun Alliance Insurance plc (RSA)

Legal Liability to pay damages and Court costs for injury to employees. **N.B.** A separate certificate needs to be displayed in the work place by law if you have employees. Scottish Swimming will issue a Royal & Sun Alliance Employers Liability Certificate to you.

Limits of Indemnity	1.	£20,000,000
	2.	£10,000,000 Employers Liability but limited to £5,000,000 in respect of Terrorism
	3.	£250,000 Legal Defence Costs in respect of Consumer Protection and Health & Safety at Work Act

The limit of indemnity in respect of item 1 applies to any one event, except in relation to goods sold or supplied (Products), Pollution (£250,000 Defence Costs and £1,000,000 for Shareholder actions), Directors & Officers and Abuse/Child Protection claims where the limit applies in the aggregate to all events occurring during any one period of insurance. Directors and Officers and Abuse/Child Protection claims are costs inclusive.

The primary £10,000,000 limit of indemnity in respect of item 1 is provided by Royal & Sun Alliance Insurance plc. The £10,000,000 in excess of the primary £10,000,000 is provided by Zurich Insurance Company.

Principal Exclusions	Criminal Acts of the Insured
	Loss of or damage to your own property
	The ownership, possession or use of vehicle, aircraft, hovercraft or waterborne craft
	Product Guarantee or recall, repair or replacement
	Medical Malpractice
	Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

PERSONAL ACCIDENT INSURANCE - POLICY NO. PA00021224

Insurer:- Royal & Sun Alliance Insurance plc

The insured persons are all bona fide members of affiliated Clubs.

Cover Applies if an insured person suffers accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

Benefits	1.	Death	£ 2,000
	2.	Loss of two or more Limbs or both eyes or one of each	£30,000
	3a).	Loss of one limb or eye	£30,000
	3b).	Permanent and total loss of speech	£30,000
	3c).	Permanent and total loss of hearing in both ears	£30,000