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| 4. | Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge | £30,000 |
| 5. | Medical expenses necessarily incurred in the treatment of the Insured Person | £100 |
| 6. | Dental Treatment | £250 (£50 Dental Excess) |

In respect of any Insured Person 70-75, cover is restricted to benefits 1, 2, 3 and 5 only. In respect of any Insured Person aged 76-80, cover is restricted to benefit 1 only. There is no cover for persons aged over 80

Aircraft accumulation limit £1,000,000 in the case of multi-engined aircraft
£ 250,000 in the case of all other aircraft

Main exceptions Flying, other than as a passenger; Illness, Disease & HIV; Suicide; War Risks or the Insured Person undertaking sport against medical advice

LEGAL EXPENSES INSURANCE - POLICY NO. TT8/3720449

Insurer :- DAS

Insured are all affiliated Clubs of the Association

- Cover**
1. Employment Disputes and Compensation Awards
 2. Legal Defence Cover
 3. Property Protection Cover
 4. Tax Protection
 5. Bodily Injury

Cover includes fees and expenses of solicitors, barristers and expert witnesses, together with Court costs and opponents costs if they are awarded against a Club in a civil case

Limit of Indemnity £50,000 per claim

Extension The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club

Main exceptions Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll

Access to On-Line DAS Business Law

Businesslaw is the legal information and document preparation website for businesses. You will find expert advice and valuable document building tools to help you run your company and resolve tricky legal issues. Visit www.dasbusinesslaw.co.uk.

There is no specific password to enter for users to access the service. The registration form can simply be completed with the following minimum information requirements:

Title
Name
Work, address
Telephone, Number
Email Address

A username and password will be required. The following is recommended:

Username-e-mail address of intended user
Password-DAS472301

When this process is complete an email will be sent to the inbox of the inserted email address. The email will contain details of how to register including a record of their username and password.

The above is intended to be only a summary of cover and full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are Scottish Swimming's Insurance Brokers.

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 Perkins Slade Ltd claims 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.

Royal & Sun Alliance, DAS Legal Expenses, Zurich Insurance. Royal & Sun Alliance Insurance plc (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. DAS Legal Expenses Insurance Company Ltd (No.103274). Registered in England at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH Zurich Insurance Company is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority, Perkins Slade Limited (No.969374). Registered in England at 3 Broadway, Broad Street, Birmingham, B15 1BQ