

Insured: Clubs affiliated to English Ski Council t/as Snowsport England

Period of Cover : 01 November 2011 to 01 November 2012

Club Committee and Named Officers: Legal Defence – Alleged Criminal Offences (Abuse)

Why would you need this cover?

Your liability insurance protects the Club / committee if it is successfully sued for failure in its duty of care in respect of abuse. However, specifically for abuse, Club Chairman (or whoever is responsible for Employees / Volunteers) may commit a Criminal offence under the new Safeguarding Vulnerable Groups Act 2006 if they fail to ensure persons working with Children or vulnerable adults are registered with the Independent Safeguarding Authority (ISA).

English Ski Council T/As Snowsport England are concerned to ensure committee members and officers, who are named as club officials in the club minutes, are covered for legal expenses in respect of unproven allegations of “abuse” which they may wish to defend.

In order to qualify for this cover you must have Civil Liability insurance in place via Perkins Slade Ltd arranged by English Ski Council T/As Snowsport England

| Policy benefits | Indemnity limits | Why you would need this cover | Policy exclusions |
|--|------------------|--|--|
| Civil Defence (Abuse) Defending a civil action brought against you alleging physical or sexual abuse | £10,000 | To provide legal defence for unfounded allegations of abuse in a civil court | <ul style="list-style-type: none"> All claims other than allegations of physical or sexual abuse Claims arising from employees Where the individual has pleaded guilty or where there is no prospect of success. |
| Criminal Prosecution Defence of criminal prosecutions, including allegations of mental or physical abuse, and appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act | £50,000 | <ul style="list-style-type: none"> Defence of malicious allegations leading to criminal investigation Defence of alleged failure to register Coaches / Instructors with Independent Safeguarding Authority as required by statute. | <ul style="list-style-type: none"> Arising from HMRC Investigations Allegations of offences alleging dishonesty Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non endorsable road traffic offences Where the individual has pleaded guilty or where there is no prospect of success. |
| Arrest Assistance Representation of You at a Police Interview under Caution prior to a criminal prosecution | £1,000 | Will provide an Abuse Specialist at point of arrest. Will attend the police station | |
| Safeguarding Vulnerable Groups Act Appeals. Legal expenses incurred in appealing against a judgment of a Tribunal set up under the above Acts | £2,000 | If you appear on these lists you will not be able to work with Children or Vulnerable Adults. Going forward if you are de-registered from the new Independent Safeguarding Authority registration, you will similarly not be able to work with Children or Vulnerable adults | |
| Data Protection Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against you under the Act | £50,000 | | |

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|---|------------------|---|--|
| Personal Injury Pursuit of claims for compensation following a personal injury | £50,000 | In the event of you suffering injury for which someone else was at fault. | Actions against English Ski Council T/As Snowsport England and its affiliated clubs |
| Legal Helpline : Applicable all area's of UK Law | | Unlimited free access to the legal advice line covering commercial law, Employment Law, Licencing, Heath and Safety, Taxation Clubs Reference AGES6904 Clubs Helpline : 0845 458 6813 | |
| Claims All claims will be handled by one of Abbey Legal Protection's panel of solicitors or consultants Initial notification of a claim must be made immediately by writing to the Claims Department at Abbey Legal Protection, Minorities House, 2-5 Minorities, London EC3N 1BJ. The policy has a claims made wording. | | Quote Clubs Reference AGES6904 Claims telephone number – 0870 600 1480 and claims@abbeylegal.com All potential claims should be reported to the above number AND English Ski Council T/As Snowsport England | <ul style="list-style-type: none"> ▪ Excess Nil unless you wish to use your own legal representatives, when the excess will be £1000 ▪ Incidents that occurred prior to inception of this cover, whether known or not. |

If you are not satisfied with any aspect of our service or the insurance provided, you should contact us initially in writing at: Perkins Slade Ltd, 3, Broadway, Broad Street, Birmingham, B15 1BQ, and / or the Cover holder at The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London EC3N 1BJ.

This cover is intended to provide protection for a named committee member / officer of the club (as evidenced in club committee minutes before the event) in the event of unfounded allegations of abuse. There is no intention to provide any cover for those who are pleading guilty, or are being charged with other criminal offences.

Territorial Limits

United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man

Insurance provider

Cover is supplied by Perkins Slade Ltd, (registered No. 969374), 3, Broadway, Broadway, Broad Street, Birmingham, B15 1BQ.

This insurance is underwritten by Brit Insurance Ltd, 55 Bishopsgate, London EC2N 3AS and administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited, Minorities House, 2-5 Minorities, London EC3N 1BJ. Registered Company No. 4959808
Perkins Slade Ltd and Abbey Legal Protection are both authorized and registered with the FSA .

Your right to complain

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