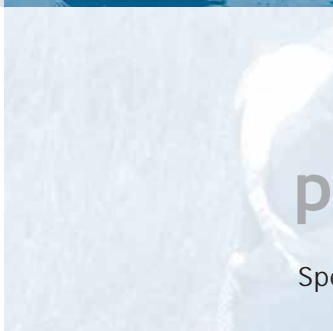
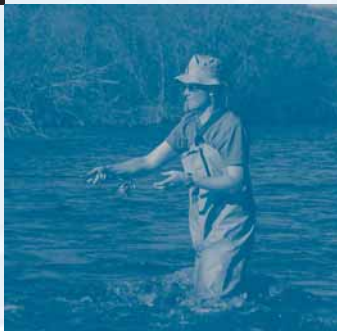
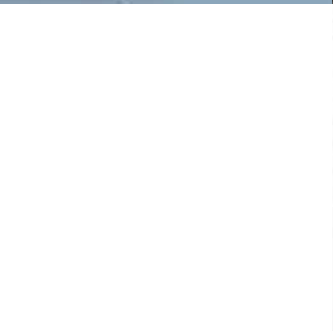


ANGLING
TRUST

THE VOICE OF ANGLING



Prepared for
THE ANGLING TRUST by:

perkinsslade

Intelligent Insurance

Specialist Sports Insurance Brokers

**Official Insurance Scheme
for Angling Trust Affiliated Clubs
and Riparian Members**

Introduction



Those who participate in sporting activities must ensure that anything they do does not cause injury or loss to other people or damage their property. If they do they could be legally liable to pay damages, as awarded in a civil court.

However safe you try to make your sport, things can go wrong. Society is becoming ever more litigious and the level of compensation awarded in courts continues to rise.

Angling activities are no exception and as a result The Angling Trust are working with Perkins Slade Ltd to provide an insurance solution to its members.

This brochure describes the Civil and Employers Liability and Personal Accident insurance covers available from Perkins Slade Ltd for Angling Trust Member Clubs and Riparian Owners. It also lists additional insurances which may be available subject to additional information.

Civil Liability – for clubs and their members (including volunteers) or Riparian Owners giving protection from the consequences of claims against them for personal injury, financial loss or damage to property, where negligence arises. We ask you to consider the limit of indemnity required very carefully and we would recommend that you take advantage of the Excess of Loss insurance available.

Employers Liability – provides statutory cover in respect of your legal liability for negligence to persons you employ. This aspect of cover has been automatically included with the Civil Liability policy for clubs and riparian owners who have up to 4 employees however if you exceed this number please contact Perkins Slade Ltd for a quotation.

Personal Accident Insurance – for club members, which pays a benefit should they suffer a serious injury whilst taking part in club activities. Cover is available for all club members or just the committee and maintenance teams.

Property and Assets Business Interruption and Money

Property belonging to the Club or Riparian Owner such as buildings, equipment, stock, cups and trophies, Money etc. Your specific demands and needs in this area need to be addressed independently and we would therefore ask you to complete a proposal form to enable us to provide you with a quotation in this area. Based on our experience premiums usually start at £185.50 for up to £12,500 contents and £15,000 Loss of Revenue.

Perkins Slade Limited have worked with The Angling Trust to understand the insurance requirements of their members. In addition to the covers listed above Perkins Slade Ltd also offer other insurance products which you may consider necessary to protect your organisation such as Fidelity Guarantee, Club legal expenses and Travel Insurance, where standard cover provided by Travel Agents is rarely adequate to insure Competition activity. Clubs travelling abroad can arrange, via Perkins Slade Ltd, Team Travel insurance and is available on line via www.perkins-slade.com/for-sports/sports-quote



**Please contact Perkins Slade for further details:
3 Broadway, Broad Street, Birmingham B15 1BQ. Tel: 0121 698 8050**

The information contained in this brochure is confined to general policy details. Specific terms, conditions and exclusions are available from Perkins Slade Ltd.



Club Civil Liability and Employers Liability



The Civil Liability Insurance is provided to the committee for the time being and/or board of the club, their members and Volunteers in respect of the following Angling Trust recognised activities.

Club Activities

Civil Liability in respect of the following activities:

- All disciplines of angling.
- On land or at sea within UK waters (200 miles) and these include Channel Islands and the whole of Ireland.
- Coaching, including teach-ins & road shows provided there is no payment other than that of expenses. (Coaching outside of the club and/or for remuneration should be registered with The Angling Development Board and more specific insurance be obtained).
- Casting, including Casting Competitions on land.
- Indemnity is also provided to clubs who provide events for non-members (no indemnity is provided to the non-member).
- All Club officers and officials are insured for non-angling activities whilst acting on behalf of the club.
- Contingent cover in respect of launch and recovery where a marine policy fails to respond. The ownership possession or use of winches to launch and/or recover vessels is excluded unless declared to Perkins Slade and recorded with insurers.
- Personal angling activities of the individual club members within the UK as well as club activities.
- Club authorised activities are insured world wide but limited cover is provided in respect of USA Canada.
- Clubs who offer day permits/tickets are insured but insurance is not provided to the person applying for the day permit.
- Sale of angling/fishing products.

It is also understood that in respect of Riparian clubs they:

- may own or lease land/woodland, waterways (lakes, stretches of rivers etc) fishing rights and property with ownership and maintenance responsibilities
- may undertake fisheries management tasks.



Civil Liability Insurance Includes

Public and Products Liability; providing protection in the event of a club member negligently causing damage to property/injury or financial loss to another person whether a club member or a member of the public.

Libel and Slander; included to provide protection for clubs comments on websites, information bulletins and correspondence (including emails).

Professional Indemnity; to provide cover for advice given (excluded by most public liability covers but INCLUDED here) – note coaches operating outside their own club need to consider separate insurance.

Directors and Officers Indemnity; Committee members and officers could possibly be sued as individuals for decisions taken as part of their activities in running a club etc. Directors and Officers cover provides protection against the individual's own assets being threatened as a result of legal action.

Abuse; provides protection for damages awarded against the Club Committee.



Civil Liability Limit of indemnity

£5,000,000 or £10,000,000 any one occurrence
(but limited to the aggregate in respect of Products Liability, Directors and Officers and Pollutions claims)

Abuse cover is limited to £2,500,000 or £7,500,000 in the aggregate.

Directors and Officers cover includes Employment Practices Liability with a limit of £1m and inner limits may apply in respect of Pollution.

Directors and Officers and abuse claims are Costs Inclusive.

Recent awards have exceeded £5m for damages. It is recommended that you carefully consider the limit of indemnity you chose to buy and that you take advantage of the preferential excess of loss cover available.



Principal Exclusions



Civil Liability will not apply to:-

- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft other than
 - Waterborne craft less than 3 metres in length and with a maximum speed of 7 knots
 - Hand propelled or sailing craft
 - Model craft
 - In inland or territorial waters
- Product guarantee or recall, repair or replacement.
- Non UK Residents.
- Damage to any Data.
- Medical malpractice.
- Deliberate acts which result from a pre-meditated action with an intent to cause injury.
- Injury to employees.
- Damage to own property/in custody or control.
- Asbestos related incidents.
- USA/Canada – restricted cover applies for actions brought in a court of law within USA/Canada.
- Infringement of Trademark/copyright.
- Pollution, unless sudden and accidental.
- The person accused of abuse/alleged to be the abuser.
- Incidents prior to the retroactive date.

A complete list of exclusions can be found in the policy wording.



Marine Extension for those members not using their own Boats

To ensure adequate cover it is strongly recommended that where you own any water born craft you also obtain appropriate insurance to cover the craft itself and appropriate specific marine liability cover.

The Insurers of the Angling Trust Scheme have however extended the cover provided under the Civil Liability Policy to include the use of any boat up to 7 metres in length **not owned by you**, subject to a maximum speed of 10 knots in Inland Waterways of Great Britain, Northern Ireland and the Channel Islands or Isle of Man (subject to certain usage exclusions, such as kiting, water ski or other towing activities). Full details of the endorsement are available from Perkins Slade Ltd.

The Civil Liability Insurance is written on a **claims made basis**. This means that the policy which responds is the one in place when the claim is actually made, not the one in place when the incident occurred. It is essential to record and notify insurers of all incidents which may give rise to a claim immediately you are aware of them.

Employers Liability – provides statutory cover in respect of your legal liability for negligence to persons you employ. This aspect of cover has been automatically included for clubs who have up to 4 employees however if you exceed this number, an additional premium is required.

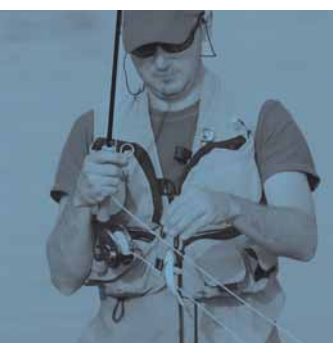
A Volunteer, who performs a regular specific role e.g. Club Secretary, Treasurer, Membership Secretary, Bailiff, Barman, Maintenance person may also be classed as a volunteer employee in law and needs to be included in the numbers advised to Perkins Slade Ltd so that the appropriate premium can be applied to your policy and to ensure that this risk is covered.

Insurers have agreed that the use of occasional volunteers giving their time for “Working Parties” e.g. maintenance and clearing of your site, lake or riverbank etc will be automatically included in the standard cover provided. The numbers involved in such working parties do not need to be declared separately.

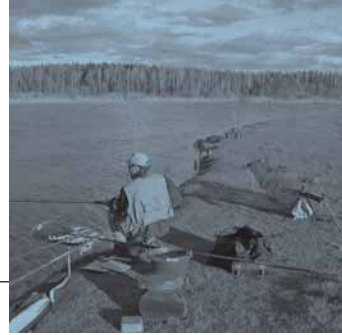
Riparian Owners/Commercial Fisheries

Riparian Owners/Commercial Fisheries affiliated to the Angling Trust can also be insured on this civil and employers liability policy and the premium required will be dependent on your annual revenue.

Full details of the Civil/Employers Liability premiums for Riparian Owners/Commercial Fisheries, based on Revenue and Clubs, based on number of members are detailed in a separate premium table.



Club Personal Accident Insurance



This Cover provides a no fault benefit should the insured persons injure themselves whilst undertaking club activities. This cover has been specifically extended for Angling Trust members to enable you to chose two options:

Option 1 - Committee and Maintenance Teams only

Option 2 - All Members of the Club

Schedule of Benefits

The following are standard benefits provided to Clubs:

Insured Persons	Any full or associate Member of the Club aged 3 years or over but under 80 Years
Effective Time	a) Whilst participating in any Club organised activities anywhere in the world including Maintenance and clean up
	b) Whilst travelling directly to and from such activity within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland

	BENEFIT DESCRIPTION	BENEFIT AMOUNT
Accidental Bodily Injury resulting in:	Death	£10,000
	Permanent Total Disablement*	£50,000
	Permanent Disabling Injuries*	£50,000
	Temporary Total Disablement Benefit Period: 104 weeks Deferment Period: 7 days	Not Insured
	Dental Injury*	Up to £500
	Hospital Confinement Benefit Period Maximum any one accident	£30 per day 25 days £750
	Convalescence	£100
	Broken Bones** Arm, wrist or hand	£100
	Leg, ankle or foot Maximum any one accident	£200 £500

* The Benefit Amount shall be reduced by 50% in respect of Insured Persons aged 70 years or over.

** The Benefit Amount and the maximum amount payable shall reduce by 50% in respect of Insured Persons aged 65 years or over.

Continental Scale of Benefits apply

A. Loss of Sight in both eyes	100%
B. Loss of Speech	100%
C. Loss of Hearing in both ears	100%
D. Loss of more than one Limb	100%
E. Loss of one Limb	100%
F. Loss of Sight in one eye	100%
G. Loss of Hearing in one ear	20%
H. Loss of or total loss of use of:	
i. a foot below the level of the ankle (talo-tibial joint)	50%
ii. a hip, knee, ankle or thumb	20%
iii. a forefinger or big toe	15%
iv. any other finger	10%
v. any other toe	5%
I. Loss of use of:	
i. the back or spine below the neck with no damage to the spinal cord	40%
ii. the neck or cervical spine with no damage to the spinal cord	30%
iii. a shoulder, elbow or wrist	25%



perkinslade
Intelligent Insurance

Understanding and Assessing your **Sports Insurance** Needs

Core Values

The Perkins Slade Sports Team core values are: -

1. Commitment to sport and recreation, the role of National Governing Bodies and clubs and individual sports participants.
2. Trust, based on many successful years working in conjunction with the SRA and its member National Governing Bodies of Sport and Recreation.
3. Professional Standards of staff, with combined skills in sports insurance and sports structures and administration.
4. Support for sport, to represent the best interests of sport and sports people in all insurance related matters.
5. Products Knowledge, so that insurances meet the needs of all sport and recreation participants.

Complaints procedure: any queries or complaints relating to this insurance should be referred to Perkins Slade Ltd.

Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham, B15 1BQ

Telephone: 0121 698 8050 Facsimile: 0121 625 9000 Email: sport@perkins-slade.com (Please quote Angling Trust in your email)

Insurers and Providers are:

The covers referred to on this brochure are arranged by Perkins Slade Ltd, registered Office 3 Broadway, Broad Street, Birmingham B15 1BQ. www.perkins-slade.com Registered in England. No. 969374

The Civil Liability Primary £5M cover & Employers Liability is provided by RSA Insurance plc (No 93792) is registered in England and Wales at St Marks Court, Chart way, Horsham, West Sussex RH12 1XL

The Civil Liability Excess of Loss cover from £5M to £10M limit is provided by Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460 registered Office: Zurich house, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985

UK Branch head office: the Zurich Centre, 3000 Parkway, Whitely, Farham, Hampshire PO15 7JZ

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority.

The Personal Accident Insurance is provided by Ace European Group Ltd. Registered in England & Wales number 1112892 with registered office at ACE Building 100 Leadenhall Street London EC3A 3BP

Perkins Slade Ltd, Royal and Sun Alliance Insurance plc and ACE European Group are authorised and regulated by the Financial Service Authority

All Complaints should be referred to Perkins Slade Ltd

This is intended only as a summary. For full details of the cover available or to apply for insurance please contact Perkins Slade Ltd at 3 Broadway, Broad Street, Birmingham. B15 1BQ. Telephone 0121 698 8050. Facsimile 0121 625 9000