

BADMINTON ENGLAND REGISTERED COACHES INSURANCE SUMMARY



For the period 1st November 2011
to 31st October 2012

perkinsslade
Intelligent Insurance

Introduction

PERKINS SLADE LTD

Perkins Slade Ltd is one of the largest independent insurance brokers in the UK. Founded in 1970 the company employs over 80 people at its Birmingham office.

SPORTS TEAM

The Perkins Slade Sports team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

Important Note:

You should download and read our Terms of Business and our Status Disclosure, which are both available on our website, www.perkins-slade.com, please select "Terms of Business" at the foot of the Home page.

In addition Civil Liability and Personal Accident summaries are available on this website.

If you are unable to access our website and need a printed copy of all of these documents, please contact us on 0121 698 8000 and we will post copies to you.

If you need to download Adobe Acrobat to enable you to read these documents, please follow the instructions on <http://get.adobe.com/uk/reader/>

We recommend that you print and permanently retain a copy of these documents for future reference.

If you have any questions regarding the content of these documents we will be happy to discuss them with you.

For reasons explained in the following cover explanations we believe that the Insurance Scheme for Badminton England Members and Umpires meets the demands and needs of a Badminton England Member and Coach.

INSURANCE SCHEME FOR BADMINTON ENGLAND COACHES

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses for which you do not hold valid insurance.

The following covers provided are summarised over the page. We emphasise that details are a summary only.

A specimen full policy wording is included on the following website: www.perkins-slade.com

- **Civil Liability** - provides protection from the consequences of claims against a Registered Coach for injury, financial loss or damage to property, where negligence occurs. Coaches must be operating in their own individual name, or with a trading name if turnover is below £20,000. They must not be operating as a limited company.

NOTE this cover does not provide an automatic payment for injuries which would normally be the province of a **Personal Accident insurance**. You can purchase this cover separately however from the Perkins Slade website or follow the link from Badminton England Web site.

Outline of cover

1. CIVIL LIABILITY

All coaches have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in badminton can and will happen and in this litigious age coaches are vulnerable to claims that can sometimes involve very large sums of money.

Appropriate cover is therefore essential and, indeed, it is demanded by Local Authorities before coaches can use their facilities.

Civil Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property.

This includes the following sections of cover:

Public Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Professional Indemnity	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
Libel and Slander	Protection against the consequences of defamatory statements, this is important in respect of any newsletters / brochures you may produce, or internet forums held on your website

The shaded areas of the table are sections of cover provided by the Civil Liability policy over and above those of a standard Public Liability policy.

Civil Liability provides coaches with a breadth of cover that is rarely available through non-specialist brokers.

Indemnity is extended to include:

- Badminton coaching activities including training, competitions and displays, social, fundraising and administrative activities.
- Legal Liability following injury or financial loss to a fellow coach or participant, or damage to property.

Limit of Indemnity:

Civil Liability £10,000,000 any one event
£10,000,000 any one period of cover for Products / Pollution

The Limit of Indemnity is the maximum amount of damages Insurers will pay in relation to the settlement of a claim.

There is no Policy excess.

You must report every claim and any incident, that is likely to give rise to a claim in the future. For incident notification and recording guidelines see separate instructions on this website.

Principal Exclusions

Liability arising out of:

- deliberate, dishonest or criminal acts of the Insured
- injury to Employees
- ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- damage to data
- loss of or damage to your own property
- medical malpractice (unless first aid provided by the coach which is included)
- abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- incidents prior to becoming a member of Badminton England / becoming a registered or licenced coach (without breaks in membership / registration / Licencing)
- incidents / claims known to you but not reported to Insurers.
- product guarantee or recall, repair or replacement

Important

The Civil Liability cover is provided on a "claims made" basis - which means that there has to be a policy in force at the time at which the incident is first reported to us, not necessarily at the time the activity was undertaken. Once a policy is cancelled, or membership lapsed, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Perkins Slade immediately.

Outline of cover cont'd

2. LEGAL EXPENSES

Legal Expenses in pursuit of a claim arising from or out of:-

- The death or personal injury of the coach in the course of coaching Badminton, from any cause other than a motor accident occurring during the Period of Insurance

Legal costs of proceedings in relation to Badminton which gives rise to the defence of:-

- Any prosecution including 'indecent assault' that arises from a matter relating to his or her employment other than a motoring prosecution.

The provision, by telephone only, of legal advice to the Coach on any private legal problem affecting the Insured. The legal helpline is available 24 hours a day 365 days a year. The advice available is limited to the law of the United Kingdom, the Channel Islands and the Isle of Man.

The advice will be provided by ARAG.

If ARAG considers it appropriate, the advice given will be confirmed in writing.

Telephone: 08705 234 500.

The limit of indemnity on the policy is £25,000 per claim, and will always be subject to a "prospects of success" condition, where if Insurers consider that the claim does not have reasonable prospects of success, they will not provide an indemnity under the policy. Insurers will provide the Insured with a written explanation of its decision.

3. OPTIONAL INSURANCES

The following additional insurances are available from Perkins Slade Limited at an extra cost:

1. Coaches who have a trading name with a turnover in excess of £20,000 or are registered as a Limited company.

For Example J. Sample trading as Badminton Coach, or Badminton Coach Ltd. Civil Liability Cover can be provided in these circumstances. However you should contact Perkins Slade Ltd on 0121 698 8150 for a quotation.

2. Overseas Travel

Normal cover provided by Travel Agents is rarely adequate to insure competition activity, or even high intensity training. Coaches or clubs who require individual or team travel cover, which includes any competitive or training activity and this is available online via the website www.ps-sports-quote.com.

Benefits include:-

Medical Expenses up to £10million, Personal Baggage £3,000 and Cancellation cover up to £5,000. Discounts are available for larger groups.

3. Employers Liability

You may also need employers' liability insurance for someone who works for you, (even if they do not receive remuneration or if they are working in a voluntary capacity) if any of the following apply:

- You have the right to control where and when they work and how they do it;
- You supply most materials and equipment;
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work.

Perkins Slade can provide cover up to the limit of £10,000,000. Should you require an Employers Liability quotation, please contact Perkins Slade on 0121 698 8160.

4. P.S. Sports Equipment insurance

PS Sports Equipment insurance covers your personal sports equipment, anywhere in the world, up to a limit of £10,000.

Key features include:

- Cover whilst in use
- Up to £1,000 for unspecified items

Cover may be obtained via www.perkins-slade.com or by using the link elsewhere on this site if you are viewing the summaries on the web site.

5. PS Sports PhysioCare

Provides fast access to professionals who will accurately diagnose and effectively treat the injury. Early intervention improves the chances of a full and safe recovery and reduces the chance of recurrence.

Key features include:

- over £1,000 of treatment per year
- treatment available only a short distance from your home or work

What is Covered

- IPRS will provide Treatment for any musculoskeletal disorder (MSD) sustained during the Agreement Period, provided always that the MSD has caused the person to be absent from their Occupation for a continuous period of not less than the Waiting Period.
- Cover shall be continually operative 24 hours, 7 days a week during the Agreement Period.
- The level of cover that has been purchased is stated in the Schedule.
- All Treatment will be arranged by IPRS only, and referred into their network of Associate Practices.

Outline of cover cont'd

5. PS Sports PhysioCare cont'd

- Expenses for Treatment which were incurred before the commencement of this Agreement or the acceptance of a claim by IPRS will not be reimbursed.

What is not Covered

Treatment will not be provided:

- for an MSD which did not specifically occur within the Agreement Period,
- for an MSD where, in the opinion of IPRS, it is neither reasonable nor clinically appropriate or necessary to do so,
- for an MSD which occurred within 7 days of the commencement of the Agreement. This does not apply for renewal Agreements,
- for an MSD for which the person has previously received Treatment under this Agreement,
- if the person is under 16 or over 65 years of age,
- if the person does not have an Occupation or is a member of the Armed Forces,
- for an MSD which the person sustained whilst working or training as a Professional.

Cover may be obtained via www.perkins-slade.com or by using the link elsewhere on this site if you are viewing the summaries on the web site.

6. PS Sports Accident insurance

PS Sports Accident insurance covers you while you participate in your chosen sport.

In the event of an accident, regardless of fault, you'll be eligible for the following benefits:

- £75 weekly benefit
- death as a result of injury £10,000
- serious disablement up to £50,000
- dental and broken bones cover

Annual and short term policies are available and cover can be purchased for teams or on an individual basis.

Cover may be obtained via www.perkins-slade.com or by using the link elsewhere on this site if you are viewing the summaries on the web site.

The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from Perkins Slade Ltd:

3 Broadway, Broad Street, Birmingham, B15 1BQ
Telephone: 0121 698 8000 Facsimile: 0121 625 9000

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Civil Liability Insurances are provided by Royal & Sun Alliance Insurance plc, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Royal & Sun Alliance (RSA) is authorised and regulated by the Financial Services Authority.

Civil Liability Excess layer 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, Whiteley, Fareham, Hampshire PO15 7JZ.

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



Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham, B15 1BQ
Telephone: 0121 698 8000 Facsimile: 0121 625 9000

Perkins Slade Ltd. is authorised and regulated by the Financial Services Authority.

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

All photographs are copy written to Badminton England.