

# ENGLAND HOCKEY BOARD INSURANCE SUMMARY



# 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 70 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, the most recent version is available on our website, [www.perkins-slade.com](http://www.perkins-slade.com), please select "Terms of Business" at the foot of the Home page.

In addition, our Status Disclosure and insurers Civil / Employers Liability & Legal Expenses Keyfacts Documents are available on our website <http://www.ps-hockey.com>

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, before deciding to purchase the insurance cover offered.

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.

**We will not be able to proceed with your insurance cover until you have signed a declaration on the proposal form confirming that you have read these documents.**

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

We believe that the Insurance Scheme for England Hockey Affiliated Clubs/Associations meets the demands and needs of a hockey club and other hockey associated organisations.

## INSURANCE SCHEME FOR ENGLAND HOCKEY BOARD AFFILIATED CLUBS & COUNTY / REGIONAL ASSOCIATIONS

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you and your members could be held personally financially liable to compensate for losses which you are not insured against.

Perkins Slade Ltd offer one policy with a menu of options to choose from, providing flexible protection at competitive premiums.

Covers available are summarised as follows:

- **Civil Liability** provides protection from the consequences of claims against the organisation for injury, financial loss or damage to property, where negligence arises. We ask you to consider the Limit of Indemnity required carefully and we would recommend that you take advantage of the Excess of Loss insurance.
- **Employers Liability** provides statutory cover required in respect of your legal liability for negligence to persons you employ.
- **Personal Accident**, which pays a benefit should they suffer a serious injury. Additional benefits are also available for those requiring physiotherapy treatments or those who are unable to work as a consequence of a "temporary" injury. Benefits can also be obtained for non-members taking part in your organised activities.
- **Property** belonging to the organisation, such as equipment, cups and trophies.
- **Legal Advice/Expenses** provides the committee / officers with access to 24 hour legal advice and also pays legal costs in relation to the "commercial" aspects of the Policyholders activity.

Perkins Slade Ltd have worked with England Hockey to understand the insurance requirements of their members.

In addition to this package of covers, we are also able to offer other sports related products such as Fidelity Guarantee and Travel Insurance (standard cover provided by Travel Agents is rarely adequate to insure sports competition activity, or even high intensity training). Teams going abroad can arrange group travel cover which includes participation in competition or training activities and is available online via the website [www.adrenalinetravelinsurance.co.uk](http://www.adrenalinetravelinsurance.co.uk). Travel cover is also available on an individual or family basis, annually or for one-off trips.

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  
Email: [englandhockeyinsurance@perkins-slade.com](mailto:englandhockeyinsurance@perkins-slade.com)

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 Proposal or the 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 & Employers Liability, Personal Accident and Property 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 is authorised and regulated by the Financial Services Authority

The Excess of Loss Insurance is underwritten by Zurich Insurance Company. 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.

The Legal Advice / Expenses Insurance is underwritten by Brit Insurance Ltd, 55 Bishopsgate, London EC2N 3AS and is administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited who are authorised and regulated by the Financial Services Authority.

# Outline of cover

## 1. CIVIL LIABILITY

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	Important in respect of any newsletters / brochures you may produce, or internet forums held on your website
Abuse	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover)
Directors and Officers	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation

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

In addition the Liability section of the policy is extended to include Employers Liability Insurance.

**CLUBS:** Cover is provided for all club members, including coaches, umpires & volunteers. However this does not extend to provide cover to those individuals who coach, umpire or play outside their own club environment. For example if you are an umpire who is appointed as a neutral official or a coach who is paid to coach at a variety of places then the appropriate insurance is available as part of the England Hockey Gold membership. Full details can be found at [www.englishockey.co.uk/membership](http://www.englishockey.co.uk/membership)

Indemnity extends to:

- your club activities, including training for and the playing of hockey, as well as social, fund-raising and administrative activities. Your duty of care extends beyond your sporting activities, we therefore remind you to maintain appropriate risk assessments in relation to these additional activities. If your club is involved with the organising of "festivals/tournaments" outside of your league activity we would recommend that you discuss this with Perkins Slade Limited to ensure that adequate insurance protection is in place.

- a club member who causes injury, damage or financial loss to a fellow member.
- a club which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility.

**COUNTY / REGIONAL ASSOCIATIONS:** Cover is provided for all County & Regional Association Committees, Officers, Officials, Coaches and Players, including volunteers. Cover does not extend to sub-section committees or the players representing such sections directly, unless falling under the control of the Executive Committee.

Indemnity extends to:

- your county or regional association activities, including training for and the playing of hockey, as well as social, fund-raising and administrative activities. Your duty of care extends beyond your sporting activities, we therefore remind you to maintain appropriate risk assessments in relation to these additional activities. If you are involved with the organising of "festivals/tournaments" outside of your usual regional activities we would recommend that you discuss this with Perkins Slade Limited to ensure that adequate insurance protection is in place.
- a player involved in or representing a County Representative Side, Junior Academy Centre, Junior Development Centre or Junior Regional Performance Centre who causes injury, damage or financial loss to a fellow player.
- an association which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility.

**General:**

**Applying to both Clubs and County/Regional Associations.**

**Limit of Indemnity:**

<b>Civil Liability</b>	<b>£ 5,000,000</b>	any one event
	<b>£ 5,000,000</b>	any one period of cover for Products / Pollution / Directors & Officers
	<b>£ 2,500,000</b>	any one period of cover for Abuse
	<b>£ 250,000</b>	Legal Defence Costs

Directors & Officers and Abuse claims are costs inclusive.

The limit of indemnity can be extended to **£10,000,000** by opting to purchase an **Excess of Loss** cover of **£5,000,000** from Zurich Insurance (inner limit of £7.5M in respect of Abuse).

We recommend that you consider the higher limit of £10,000,000 (or more) as recent settlements for Personal Injury claims within sport have exceeded £5,000,000. These awards reflect the cost of long term care for claimants who have become disabled as a result of serious injury, and include incidents that have occurred at recognised/authorised social events.

The Limit of Indemnity is the maximum amount of damages Insurers will pay in relation to the settlement of a claim. Once the limit is exceeded they will relinquish control and be under no further liability, leaving the organisation and its members to fund any difference in cost.

There is no Policy excess.

**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
- the person accused of abuse alleged to be the abuser
- medical malpractice
- abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- incidents prior to the retroactive date
- incidents / claims known to you but not reported to Insurers.
- product guarantee or recall, repair or replacement

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

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, 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.

**Retroactive Date**

The Civil Liability cover will exclude incidents happening before the retroactive date, which will be the date the policy commences and will be shown on your policy schedule.

**Employers’ Liability**

£10,000,000 any one occurrence (limited to £5,000,000 in respect of Terrorism claims)

**England Hockey strongly recommends that clubs only use nationally accredited coaches and match officials at all times.**

Safeguarding of Children and Vulnerable Adults is of key importance to hockey in England. Regrettably, incidents of abuse, emotional, physical, sexual or neglect and bullying are occurring within the world of sport and Insurers generally have been reviewing their position on the extent of cover available to organisations in respect of child abuse.

In order to continue providing you with abuse cover you must commit to following good practice by signing up to England Hockey’s “Safeguarding and Protecting Young People in Hockey Policy and Procedures”. Any clubs or associations affiliating to England Hockey are agreeing to follow these policies and procedures and further details are available via the England Hockey website [www.englishockey.co.uk](http://www.englishockey.co.uk) or from [info@englishockey.org](mailto:info@englishockey.org)

**2. PERSONAL ACCIDENT**

This provides a “no-fault” compensation for members who are injured whilst participating in a authorised/organised activity anywhere in the World (includes direct travel to and from the activity within the UK only).

**CLUBS:** The premium is rated on a per team basis, as registered with England Hockey. For guidance 1 junior team equates to 25 players.

**COUNTY / REGIONAL ASSOCIATIONS:** The premium is rated on a per unit basis: 1 unit = 0-10 games, 2 units = 11-20 games, 3 units = 21-30 games etc.

The benefits are:

	Standard Cover Benefits	Basic Cover Benefits
Death	£10,000	£10,000
Permanent Total Disablement	£50,000	£15,000
Loss of two or more limbs or both Eyes or one of each	£50,000	£15,000
Loss of one Limb or Eye	£50,000	£15,000
Broken Bones (subject to a maximum of £500)	Arm £100 Leg £200	Arm £100 Leg £200
Optical Treatment (£25 excess applies)	£500 any one accident	£250 any one accident
Dental Treatment (£25 excess applies)	£750 any one accident	£250 any one accident (£100 limit any one tooth)

Permanent Total Disability is from gainful employment of any and every kind (does not apply to persons over 65 years of age) and includes loss of use of limb(s) and or eye(s). Broken Bones shall mean a fracture of one or more of the following bones:-

- a. Leg (femur, tibia, fibula, tarsals, metatarsals or the patella)
- b. Arm (humerus, radius, ulna or carpals)

**Optical/Dental**

Cost of emergency dental treatment and repair/replacement of spectacles damaged whilst participating in a hockey authorised activity.

**ADDITIONAL PERSONAL ACCIDENT BENEFITS**

These additional benefits are only available when purchasing either the Standard or Basic Personal Accident cover above.

**Physiotherapy**

Cost of physiotherapy treatment for those who are injured whilst playing hockey.

<b>Limit</b>	<b>£500</b> any one accident
<b>Excess</b>	<b>£25</b>

Only covers treatment provided by a member of the Chartered Society of Physiotherapy following referral by a Medical Practitioner.

## Outline of cover cont'd

### 2. PERSONAL ACCIDENT CONTINUED

#### Temporary Total Disablement

A weekly benefit for those who are temporarily injured and unable to pursue their usual occupation. This section does not need to be purchased for junior teams (aged under 16), and is not available to persons aged over 65 years of age.

**Benefit** £50 per week (Max 52 weeks)  
**Deferment period** 7 days

#### Injury to Non Members

The same Standard or Basic Personal Accident benefits purchased for your members/players are available for non-members whilst participating in your authorised activities. For example: young people taking part in taster days.

#### Principal Exclusions

- war and kindred risks
- the participant engaging in or practising for a sport as a profession
- illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause
- the Insured Person undertaking the sport against medical advice
- any person over 75 years of age.

### 3. ASSETS

Protects against the accidental loss of or damage to your equipment, cups and trophies.

#### Sums Insured

Options are available from **£1,000** to **£8,000** in increments of **£1,000**

Excesses are **£25** for sums insured up to **£2,000**

**£50** for sums insured between **£3,000** and **£4,000**

**£100** for sums insured **£5,000** and above

If you own equipment with a value in excess of £8,000 or require cover for buildings and/or excluded items mentioned below you are advised to insure on an individual basis, in order to obtain the most appropriate level of protection. This can be done by contacting Perkins Slade Ltd direct.

#### Principal Exclusions

- wines, spirits and stock
- computers and electronic equipment
- theft of trophies by holder & failure to return
- theft from unlocked vehicles
- theft unless by forcible and violent means
- breakage whilst in use.
- Terrorism (if Terrorism cover is required please indicate on the proposal form)

### 4. LEGAL ADVICE & EXPENSES

#### With Insurers consent:

Pursuit or defence of claims of legal proceedings in connection with the your hockey related activities, made or brought by or against your organisation within the UK, in respect of:

- Section A. Criminal Prosecution
- Section B. Employment Disputes
- Section C. Tax Protection
- Section D. Property Disputes
- Section E. Data Protection
- Section F. Personal Injury
- Section G. Wrongful Arrest Defence
- Section H. Pension Trustee Defence
- Section I. Jury Service Allowance

Indemnity Limits	Sections A, B, C, D, E, F, G and H £50,000 any one claim. Section I £1,000 any one claim.  Section I - £10,000 in the aggregate All other sections - £500,000 in the aggregate
Territorial Limits	United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man
Excess	Section C – Aspect Enquiry Claims - £1,000 All other Sections - nil
Increased Excess (For use of own Appointed Representative)	Sections B, C and I – Not Applicable All other sections - £1,000

#### Principal Exclusions:

##### Section A

- Arising from HMRC Investigations
- Allegations of offences alleging dishonesty
- Allegations of road traffic offences

##### Section C

- Technical or routine treatment matters
- Defence of a criminal prosecution
- Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC
- Where the Anti Avoidance Intelligence Unit of HMRC are involved

##### Section D

- Payment of rent, tax or service charges
- Planning or building regulations
- Renewal of Your tenancy agreement
- A contract relating to Your property (other than a tenancy agreement)



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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 England Hockey.