



English Ski Council Ltd t/a Snowsport England Summary of Liability Cover

Insured:	All affiliated regions, clubs and members of English Ski Council Ltd t/a Snowsport England
Period of Cover:	1 st November 2011 to 31 st October 2012
Retroactive Date:	1 st October 1985
Activities:	Provision of, coaching and participation in Ski-ing & other recognised Snowsports including Alpine, Snowboarding, Cross-Country, Touring, Ski Touring, Racing & Freestyle. Social, fund-raising and administrative activities in respect of ESC regions and their affiliated clubs.

CIVIL LIABILITY INSURANCE

Cover is provided by Royal & Sun Alliance Insurance plc (RSA).

RSA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance.

Policy Number RTT254325/RSACL000222

Cover

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the RSA within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to RSA through Perkins Slade Ltd., at the time of incident.

Limit of Indemnity	£ 5,000,000	any one event
	£ 5,000,000	any one period of cover for Products / Pollution / Directors & Officers
	£ 2,500,000	any one period of cover for Abuse
	£ 250,000	Legal Defence Costs

Principal Exclusions

Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- [viii] Incidents prior to the retroactive date
- [ix] Incidents / claims known to you but not reported to Insurers.

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

EXCESS LEGAL LIABILITY

Policy Number	F10154608A
Insurer	Brit Insurance Company
Limit of Indemnity	£ 5,000,000 in excess of the Underlying Limit of Indemnity shown above (excludes Legal Defence Costs)

The above is intended to be a summary only. A full copy of the cover wordings are available on request from Perkins Slade Ltd

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 on 0121 698 8040 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.