



sportsliability

policy summary

This document is a summary of the terms of the Insurance and does not contain the full terms and conditions of the covers that can be found in the Insurance document. A copy can be obtained from [IntoSport 14/16 Ivegate, Yeadon, Leeds LS19 7RE](#)

Sportscover Europe Ltd of act as underwriting agents for and on behalf of this insurer.

Name of the insurer	Certain Underwriters at Lloyd’s, One Lime Street, London EC3M 7HA
Type of insurance and cover	This Insurance provides a comprehensive range of covers specifically tailored to meet the needs of individual members only of sports coach UK for the purpose of instructing Sport. This contract is subject to the Law of England and Wales and the jurisdiction of the courts of the United Kingdom.
Key covers, feature and exception	This summary provides an overview of the key covers, features and exceptions available within the policy. If You have selected any of these covers they will be itemised in Your schedule and full cover details will be set out in Your Insurance document.

In respect of the abuse extension, we strongly recommend that you obtain full details of the cover applicable from sports coach UK or IntoSport as it is not possible to fully document the cover in this summary.

Excluded sports	Coverage hereunder is not applicable to Caving, Equestrian, Equestrian Polo, Gliding, Hang Gliding, Motor sports, Mountaineering (including MLB single pitch), Outdoor pursuits (climbing/abseiling/gorge walking), Parachuting, Paragliding, Rugby Union, Scuba diving, Shooting (at animals), Skateboarding, Speedway, Sub aqua, Taekwondo, Tai Chi, Muay Thai, Kickboxing, Brazilian Jujitsu, Wrestling (unless Greco Roman style), Indoor Rock Climbing, Bungee jumping, Canyoning and any sports involving animals. For Martial Arts, only the British Aikido Board, British Council of Chinese Martial Arts, British Judo Association, British Ju-Jitsu Association, English Karate Governing Body/British Karate Federation, British Kendo Association, United Kingdom Tang Soo Do Federation, are recognised.
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Public Liability - features and benefits	Public Liability - exceptions and limitations
<p>Protection against Your legal liability for Bodily Injury to third parties and Damage to their property including nuisance, trespass, wrongful arrest or interference</p> <p>The limit of indemnity is £10,000,000 (£5,000,000 in respect of abuse extension) any one occurrence.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Liability caused by or arising from any tuition instruction, safety briefing or advice given, provided that such tuition instruction, safety briefing or advice is given by or under the direct supervision of a fully qualified Employee 'Member to Member' and 'Participant to Participant' liability (excluding contact sports) in respect of activities authorised and recognised by sports coach UK <p>Cover extends to include:</p> <ul style="list-style-type: none"> Health and Safety at Work Act Prosecution defence costs Defective premises Act Consumer Protection Act Employee's/visitor's clothing/personal effects up to £10,000 Rendering of first aid or medical services by medical persons employed by the insured Erection, demolition, alteration or addition of buildings on your behalf up to £25,000 Volunteers working on your behalf as long as they are qualified to perform the duties required Personal Liability of Employees and directors whilst they are overseas on Your Business Liability for Damage to premises hired or rented to You for the purpose of Your Business Liability arising from Products supplied including those hired out by You and food or drink sold or supplied Motor contingent liability arising out of the use of vehicles not owned by You within the UK Civil Liability arising from abuse of a physical, sexual or psychological nature. This cover is provided on a 'claims made' basis 	<p>Liability arising from or out of:</p> <ul style="list-style-type: none"> Personal Injury to any Employee Malicious Damage caused by the Insured or others for whom the Insured is responsible Damage to or the cost of making good defective products, including their recall or removal The use of any aircraft or hovercraft Any landing area for any aircraft The use of mechanically propelled vehicles requiring Road Traffic Act cover The use of any aircraft, hovercraft Watercraft or vessel exceeding 8 metres in length and only whilst on inland or coastal waters Assault, battery, deliberate violence, sexual assault, sexual harassment or rape Riots, strikes, war invasion or act of foreign enemy Assumed under contract unless you are or would have been held liable under civil law Demolition of buildings/ structures over 10 metres height Smoke, soot, acids and chemical leakage unless by a sudden unexpected and unintended happening Vibration or weakening of structures Boiler or other vessel collapse or explosion Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands Fungus, Mildew and Mould AIDS or Hepatitis C or Cancer Asbestos Acts of Terrorism Defamation, libel, slander or breach of copyright Performance, surety, credit or financial guarantee Liquidated, punitive, aggravated or exemplary damages including all fines and penalties Arc, flame cutting, welding or similar operation Economic of Pecuniary loss where no Personal Injury or damage to tangible property occurs Abuse or attempt thereof which occurred or is alleged to have occurred prior to the retroactive date Any fines or penalties or the costs of defending and criminal proceedings in respect of abuse extension The first part of any claim (Your excess)

Professional Indemnity - features and benefits

Professional Indemnity

Protection against Your legal liability arising from negligent acts, errors or omissions committed in connection with the sports(s) including all sports authorised and recognised by sports coach UK

The limit of indemnity is £5,000,000 any one occurrence and in the aggregate

Cover includes:

- Liability caused by or arising from any tuition instruction, safety briefing or advice given, provided that such tuition instruction, safety briefing or advice is given by or under the direct supervision of a fully qualified Employee
- 'Member to Member' and 'Participant to Participant' liability (excluding contact sports) in respect of activities authorised and recognised by sports coach UK

Professional Indemnity - exceptions and limitations

Professional Indemnity

This section of the policy is a 'claims made' wording

- Claims made or threatened prior to inception of the policy
- Circumstances which the Insured had become aware of prior to the policy inception
- Dishonest, fraudulent, criminal or malicious acts
- Ownership, maintenance, operation of any aircraft, boats or vehicles
- Insolvency, bankruptcy or liquidation
- Sale or supply of goods
- Physical assault or interference
- Non medically prescribed drugs
- AIDS or Hepatitis C or Cancer
- Riots, strikes, war invasion or act of foreign enemy
- Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Acts of Terrorism
- Liquidated, punitive, aggravated or exemplary damages including all fines and penalties
- Trading debts
- Discharge, dispersal, release or escape of pollutants
- Reckless disregard and/or wilful breach of duty
- The first part of any claim (Your excess)

Personal Accident - features and benefits

Sports Accident

Set benefits payable when You suffer Bodily Injury, while engaged under the auspices of your Sports coaching which is the sole, direct and independent cause of Your injury in connection with the sports(s) including all sports authorised and recognised by sports coach UK

Benefits include:

- Death of Insured Persons
- Permanent total and irrecoverable loss of sight or lens in one or both eyes
- Permanent total and irrecoverable loss of use of one or two limbs
- Permanent total and irrecoverable loss of hearing in one or both ears
- Total and permanent disablement from engaging in or attending to any Occupation when disablement has continued for a period of twelve calendar months.
- Hospital Accommodation and Ancillary Medical Benefits
- Physiotherapy and Chiropractic
- Dental Expenses to sound whole teeth only

Personal Accident - exceptions and limitations

Sports Accident

- Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger
- Engaging in or taking part in any sport/s other than the sport/s recognised by sports coach UK
- Driving or riding in any kind of race, or taking part in hazardous sports
- Engaging in air travel except as a passenger operated by a commercial air carrier
- Any pre-existing defect, infirmity or sickness
- Unreasonable failure to seek or follow medical advice
- AIDS
- Acts of Terrorism, War or Civil Commotion
- Persons of the age of 75 or above
- The first part of any claim (Your excess)

Period of Insurance

The Insurance will remain in force for 12 months from the date of commencement of your membership with sports coach UK.

Your right to cancel

You have the right to cancel this Insurance at any time by giving Sportscover Europe written notice at Our Registered Office. Cancellation will be effective upon receipt of the written notice by us. The premiums charged are minimum and deposit and in the event of cancellation of the policy no return premium will be allowed. A full explanation of the cancellation rights can be found in the Policy Wording

Claims

If you wish to make a claim, please contact Sportscover Europe. The information which is required is detailed in your Policy Wording

Our complaints procedure

We aim to provide You with a first class service. If We have not delivered the service that You expect or You are concerned with the service provided, We would like the opportunity to put things right. Initially please raise Your concerns with Sportscover Europe Ltd, PO Box HQ 420, St Helen's, 1 Undershaft, London EC3P 3DQ.

If Your complaint is not resolved or You are not happy with Our response and the course of action proposed, You can progress Your complaint. You may refer the matter to the Policyholder & Market Assistance Department at Lloyd's, One Lime Street, London EC3M 7HA, telephone 020 7327 5693 or email complaints@lloyds.com. The Society of Lloyd's is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and You may be able to refer Your complaint to them:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 0801800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced

Compensation

Lloyd's is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit

Further information about compensation scheme arrangements is available from the FSCS.

underwritten by

SPORTSCOVER

in association with

