

Summary of Liability Cover 2018

Insured:	Welsh Sea Rowing Association Cymdeithas Rhwyfo Môr Cymru (Including Ocean to City – Cork, British offshore Rowing Championships & Great River Race)
Period of Cover:	3 rd May 2018 to 2 nd May 2019
Retroactive Date:	01/01/1985 (subject to earliest date of continuous Welsh Sea Rowing Association membership)
Association Activities:	National Governing and Representative Body for coastal, sea and ocean rowing in Wales including the administration, promotion and development of the sport, setting and reviewing rules and procedures associated with the sport of sea rowing, coastal rowing, ocean rowing, surf rowing, organisation of events, regattas, provision of child protection advice to affiliated bodies, provision of advice and guidance of funding applications to affiliated bodies, arranged presentation ceremonies and social events or whilst representing the insured at such events arranged or organised by third parties
Club Declared Activities:	Participation and administration of the sport of sea, coastal, ocean, surf rowing including organised club events, regattas, social events and national championships
Club Members Activities:	Participation in club organised events
Who is entitled to Indemnity:	The Welsh Sea Rowing Association, committee members, officials, officers and volunteers of the Welsh Sea Rowing Association, affiliated clubs and their officers, officials, committee members and volunteers whilst participating in club organised activities, affiliated club members whilst participating in club organised activities, The policy only provides indemnity to UK residents, includes the liabilities of Wales Longboat Rowing Association

COMBINED LIABILITY INSURANCE

Insurer:	Hiscox Underwriting Ltd
Policy Number:	HU P16 9111595

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 Insurers 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 and Management Liability (Directors & Officers). The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. All incidents that may give rise to a claim in the future should be notified to Insurers through Perkins Slade, at the time of incident.

Limit of Indemnity	£5,000,000	Public Liability	any one occurrence
	£5,000,000	Products/Pollution/Management Liability	any one period of cover (costs inclusive)
	£5,000,000	Professional Indemnity	any one claim excluding defence costs

Management Liability only applies to Association, Welsh Longboat Rowing Association and affiliated clubs only

Geographical Limit (Public Liability)	Worldwide
Applicable Courts (Public Liability)	European Union

Principal Exclusions: Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property, hired in property or property in your custody or control
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to joining Welsh Sea Rowing Association
- Incidents and/or claims known to you but not reported to Insurers
- Tour operators liability or any liability arising from The Package Travel, Package Holidays and Package Tours Regulations 1992

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Directors and Officers claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

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 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.

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstance involving damage to third party property

An injury is defined as:-

- Any head injury that requires medical treatment [Doctor or Hospital]
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight [whether temporary or permanent]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

We would remind you that in no circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and could result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf