

OUTLINE OF COVER



1. Civil Liability Protection

Civil Liability Protection includes, in a single policy wording, Public and Products Liability, Libel and Slander, Professional Indemnity and Directors & Officers Insurance. In addition the Liability section of the policy is extended to include Employers Liability Insurance. The policy will respond in the event of a legal liability (e.g. a claim for negligence).

Cover is provided for all Club members, including volunteers. Indemnity extends to:

- Your club activities, including training for and the playing of hockey, as well as social, fund-raising and administrative 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.

Limit of Indemnity:

Civil Liability

£ 5,000,000 any one occurrence (in the aggregate in respect of Products, Pollution, Directors & Officers and Abuse) 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.

Employers' Liability

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

There is no Policy excess.

Principal Exclusions

Liability arising out of:

- deliberate, dishonest or criminal acts of the Insured
- ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- loss of or damage to your own property
- medical malpractice
- product guarantee or recall, repair or replacement
- injury to Employees
- damage to data
- the person accused of abuse alleged to be the abuser
- incidents prior to the retroactive date.

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

The Civil Liability section of the policy is provided on a "claims made" basis - unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against the club, not necessarily at the time the incident occurred. Once a policy is cancelled, no cover would be provided for any claim that arose after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to us immediately.

Retroactive Date

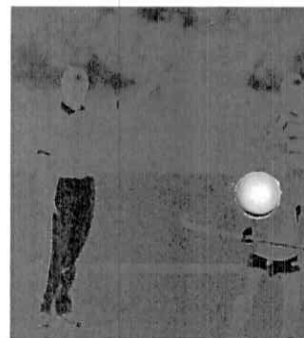
The Civil Liability cover will exclude incidents happening before the retroactive date, which will be the date the policy commences and will be shown on your policy schedule.

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

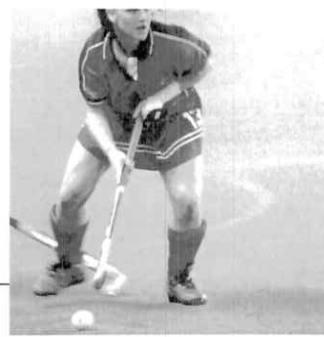
Protection of Children and Vulnerable Adults is of key importance to hockey in England. Regrettably, incidents of abuse, emotional, physical, sexual or neglect and bullying are occurring within the world of sport and Insurers generally have been reviewing their position on the extent of cover available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

Previously the Insurance policy has been silent and did not have an abuse section within the policy wording however going forward The Royal and Sun Alliance & Insuresport Mutual have clearly defined abuse and the extent of cover they are providing to the Clubs and Associations.

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 or from info@englishockey.org



2. Personal Accident



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

The Premium is on a per team basis. One team comprises of 16 players and includes managers, coaches and other officials.

The benefits are:

Fatal Accident	£10,000	(£2,000 for those under 16)
Permanent Total Disablement	£50,000	
Broken Bones	Arm £100	(subject to a maximum of £500)
	Leg £200	(subject to a maximum of £500)

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:-

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

Additional Personal Accident Benefits

These additional benefits are only available when purchasing the "Basic" Personal Accident cover above.

Optical/Dental

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

Limits

Optical Treatment	£500 any one accident
Dental Treatment	£750 any one accident (£100 limit any one tooth)
Excess	£ 25

Physiotherapy

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

Limit	£500 any one accident
Excess	£ 25

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

Temporary Total Disablement

A weekly benefit for members who are temporarily injured and unable to pursue gainful employment or gainful occupation for which the member is fitted for by education, training or knowledge. 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 'Basic' Personal Accident benefits, detailed above, are available for non-members whilst participating in activities of the Insured Club. 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. Club Assets

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

Sums Insured

Options are available from **£1,000** to **£8,000** in increments of **£500**.

Excesses are **£25** for sums insured up to **£2,000**
£50 for sums insured between **£2,500** and **£4,500**
£100 for sums insured **£5,000** and above

Clubs who own equipment with a value in excess of £8,000 or those who require cover for buildings and/or excluded items mentioned below are advised to insure themselves on an individual basis, so as to ensure the 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 Proceedings

With Insurers consent:

Scheme A - Pursuit or defence of any claim of legal proceedings in connection with the Clubs hockey related activities, made or brought by or against the Club within the UK, excluding employment claims.

Limit **£25,000** per claim

Scheme B - Pursuit or defence of any claim of legal proceedings in connection with the Clubs hockey related activities, made or brought by or against the Club within the UK, including employment claims.

Limit **£25,000** per claim

Principal Exclusions

- defence of any civil liability claim relating to bodily injury, loss of property, breach of professional duty or directors breach of duty
- legal proceedings outside the EU
- any claim not arising out of the Club's hockey activities
- damages, fines or penalties of any nature



Introduction

IMPORTANT NOTE:

You should download and read the Status Disclosure and available Keyfacts Documents from our website <http://www.perkins-slade.com/hockey.aspx> or telephone us (0121 698 8050) to request hard copies of these documents if you are unable to access the website, before deciding to purchase the insurance cover offered.

If you need to download Adobe Acrobat to enable you to read these documents, please follow these instructions - <http://www.adobe.com/products/acrobat/readstep2.html>

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 RECEIVED AND 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 AFFILIATED CLUBS

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.

This brochure describes a policy available from specialist sports insurance brokers, Perkins Slade Ltd.

There is one policy with a menu of options to choose from, providing flexible protection at competitive premiums.

Covers available are summarised as follows:

- **Civil Liability** - for Clubs and their members (including volunteers) giving protection from the consequences of claims against them 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** - for members, which pays a benefit should they suffer a serious injury. Additional benefits are also available for those requiring physiotherapy treatments or unable to work as a consequence of a "temporary" injury. Benefits can also be obtained for non-members taking part in club activities.
 - **Property** - belonging to a club, such as equipment, cups and trophies.
 - **Legal Advice/Expenses** - this gives the Club officials access to 24 hour legal advice and also pays legal costs in relation to the "commercial" aspects of a club's activity.

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

In addition to this package of covers, Perkins Slade are also able to offer other sports insurance products such as Fidelity Guarantee and Travel Insurance, where standard cover provided by Travel Agents is rarely adequate to insure Competition activity, or even high intensity training. Clubs going abroad can arrange, via Perkins Slade, Team Travel cover which includes any competitive or training activity and is available online via the website www.adrenalinetravelinsurance.co.uk.

Please contact them for further details.

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

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 Liability cover is provided 50% by Royal and Sun Alliance and 50% by Insuresport Mutual Ltd. Details about InsureSport Mutual Ltd may be obtained via the website www.insuresport.com or by contacting Perkins Slade Ltd at 3 Broadway Broad Street Birmingham B15 1BQ. Tel: 0121 698 8050.

The Employers Liability, Personal Accident and Property Insurances are underwritten 100% by the Royal and Sun Alliance, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

The Excess of Loss Insurance is underwritten by Zurich Insurance Company. A limited company incorporated in Switzerland. Registered in the canton of Zurich no. CH-020.3.929.583-0. UK branch registered in England no. BR 105. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

The Legal Advice / Expenses Insurance is underwritten by Great Lakes Reinsurance (UK) PLC and is administered by First Assist Insurance Services Limited all of which are 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.

