

August 2020

BRHA Limited Membership Summary of Cover

Policy No:	XLC-BRH-1300-0920																					
Section 1:	LIABILITY INSURANCE																					
Policyholder:	BRHA Limited; BRHA South; BRHA West & North Wales; BRHA North West; & BRHA Yorkshire 71-75 Shelton Street, London, WC2H 9JQ																					
Insured:	Committee, Officials, Instructors and Referees of the Association including registered Clubs and their Members for their respective rights & interests.																					
Period:	15.08.2020 to 31.08.2021																					
Activity:	Inline Puck Hockey																					
Cover:	<p>PUBLIC LIABILITY</p> <table> <tr> <td>Limit of Indemnity any one occurrence</td> <td style="text-align: right;">£ 5,000,000</td> </tr> <tr> <td>Third Party Property Damage Excess</td> <td style="text-align: right;">£ 250</td> </tr> </table> <p>PRODUCTS LIABILITY</p> <table> <tr> <td>Limit of Indemnity in the aggregate</td> <td style="text-align: right;">£ 5,000,000</td> </tr> <tr> <td>Excess</td> <td style="text-align: right;">£ 250</td> </tr> </table> <p>(Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied).</p> <p>PROFESSIONAL INDEMNITY</p> <table> <tr> <td>Limit of Indemnity any one occurrence & in the aggregate</td> <td style="text-align: right;">£1,000,000</td> </tr> <tr> <td>Excess any one event</td> <td style="text-align: right;">£ 250</td> </tr> <tr> <td>Retro Active Date:</td> <td style="text-align: right;">01.09.2019</td> </tr> </table> <p>ABUSE EXTENSION</p> <table> <tr> <td>Limit of Indemnity in the aggregate</td> <td style="text-align: right;">£ 250,000</td> </tr> <tr> <td>Excess</td> <td style="text-align: right;">£ 250</td> </tr> <tr> <td>Retroactive Date:</td> <td style="text-align: right;">01.09.2019</td> </tr> </table>		Limit of Indemnity any one occurrence	£ 5,000,000	Third Party Property Damage Excess	£ 250	Limit of Indemnity in the aggregate	£ 5,000,000	Excess	£ 250	Limit of Indemnity any one occurrence & in the aggregate	£1,000,000	Excess any one event	£ 250	Retro Active Date:	01.09.2019	Limit of Indemnity in the aggregate	£ 250,000	Excess	£ 250	Retroactive Date:	01.09.2019
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Insurer:	XL Catlin Insurance Company UK Limited																					
Policy Territorial Limits:	Worldwide excluding USA & Canada																					
Policy Jurisdiction:	United Kingdom of Great Britain & Northern Ireland																					

Main Exclusions:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider);
2. Excluding Participant to Participant liability;
3. Excluding all activities other than those disclosed to Underwriters.
4. Coronavirus Absolute Exclusion
Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.
This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:
 - (i) any fear or threat (whether actual or perceived) of; or
 - (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.'

Additional Conditions:

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs;
2. No one shall be allowed to participate against medical advice;
3. A qualified First Aider is present at all times;
4. All Coaches must be meet be authorised & qualified by BRHA and meet their criteria to coach inline skater hockey;
5. All Coaches with access to children or vulnerable adults must be DBS (or National Equivalent) Certified;
6. The Coach/Student ratio must not exceed 1:25, unless otherwise agreed with Underwriters.
7. All matches must be officiated by a qualified BRHA Referee.
8. All Players equipment is regularly checked with any defects found being rectified prior to further use. Checks and finding are to be recorded.
9. All equipment is used & maintained in accordance with manufacturers recommendations.
10. Training area is checked for each session, any defects found are reported to the venue provider and a decision taken as to whether the session should continue.
11. Suitable Personal Protective Equipment in accordance with BRHA Rules, is worn when on the rink;
12. The following must be in place for the Abuse Cover to be valid:
 - Written Policy on the Protection of Children & Vulnerable Adults;
 - Written Anti-Bullying Policy;
 - Documented Instructions to Coaches/Instructors/Team Officials on the protection of Children or Vulnerable Adults;
 - Written Instructions on managing behaviour & acceptable restraint;
 - A documented method to ensure continued compliance with regulations & guidance on the protection of Children & Vulnerable Adults.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

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Section 2: PERSONAL ACCIDENT/SPORTS INJURY INSURANCE

Operative Time: Whilst taking part in BRHA authorised activities only.
Insured: Registered Players; Coaches/Managers; Referees; & Timekeepers

Benefits:	Death (reduced to £10,000 for under 16's)	£ 25,000
	Loss of Limbs or Eyes	£ 25,000
	Continental Scale as defined in the policy	
	Permanent Total Disablement from any occupation following accident.	£ 25,000
	Continental Scale as defined in the policy	
	Physiotherapy Expenses – Maximum benefit per Member	£ 350
	Maximum of 10 sessions per Member	
	Excess each & every claim	£ 50
	Dental Expenses – Maximum benefit per Member	£ 250
	Excess each & every claim	£ 25
	Excluding damage to dentures; bridges; crowns & all other dental appliances.	
	Temporary Total Disablement from usual occupation following accident only.	£ 100 per week
	14 Day Excess each & every claim.	
	Benefit payable for up to 52 weeks	
	Benefit limited to £50 per week for persons not in gainful Employment.	
	Broken Bones Benefit Arm; Leg; Cheekbone; & Collar Bone	£ 100
	Maximum Benefit per Member	£ 300
	No cover if a valid claim is made under the Temporary Total Disablement section above.	
	A broken wrist would be included if the break occurs at the base of the radius or Ulna.	
	A broken ankle would be covered if the break occurs in the base of the fibula or Tibia.	
	If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	

Conditions: Cover whilst playing, practising and training under the auspices, control or direction of the Club/Association.
 Temporary Total Disablement benefit must not exceed 75% of normal weekly income.
 Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness.
 Age Limit under the Personal Accident Insurance is 81 years of age.
 All terms & conditions as per the insurers standard form of policy wording.

Insurer: XL Catlin Insurance Company UK Limited



INFORMATION:

Playing or participating in any sporting activity carries its own risks. Inline Puck Hockey is a contact sport and accidents happen, with potentially devastating effects.

The BRHA Ltd Personal Accident Insurance policy is designed to help Members in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for BRHA Ltd to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policies to protect their income and assets in the event of an injury sustained whilst participating in their chosen sport.

Individual Personal Accident quotations are available from info@stbinsurance.co.uk