

## Combined Liability Summary of Cover 2018

<b>Insured</b>	Rounders England Limited
<b>Entitled to Indemnity</b>	The National Governing Body, it's Employees, Board Directors and Committee Members, Rounders England Officials and Volunteers; Rounders England Affiliated Leagues and Teams and their committee members; and holders of a valid paid Rounders England membership,
<b>Period of Cover</b>	3 April 2018 to 2 April 2019
<b>Retroactive Date</b>	19 August 2011 in respect of Director's & Officers cover
<b>Activities</b>	Any activity recognised by Rounders England including Indoor and Outdoor Rounders, social, fundraising and administration
<b>Policy Number</b>	HU PI6 1978212
<b>Insurer</b>	Hiscox Underwriting Limited

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 Hiscox Insurance 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 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 you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

All incidents that may give rise to a claim in the future should be notified to Hiscox Insurance through Howden at the time of incident.

### Limit of Indemnity

Combined Liability (including Public Liability)	£10,000,000	any one event (any one period for Products/Pollution)
Directors' and Officers' Liability	£5,000,000	any one period (Pollution £250,000 for defence costs and £1,000,000 for shareholder action)
Abuse Cover	£2,500,000	any one period
Legal Defence Costs for Health & Safety and Consumer Protection	£250,000	any one period

### Principal Exclusions

Liability arising out of:

- Criminal acts
- Medical malpractice
- Damage to own property
- In connection with damage to any data
- Product guarantee or recall, repair or replacement
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Incidents prior to the retroactive date
- Incidents/claims known to you but not reported to Insurers
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents occurring prior to the start or after expiry of your last period of continuous membership

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

The above is intended to be a summary only of cover, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Rounders England Insurance Brokers.

### **IMPORTANT: 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 Howden on 0121 698 8000 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
- Any allegations of libel/slander
- Any circumstance involving damage to third party property
- An injury involving either referral to or actual hospital treatment
- Any allegations of professional negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation which involves your club, association or governing body

An injury is defined as:

- Loss of sight (whether temporary or permanent)
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Any head injury that requires medical treatment (doctor or hospital)
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent
- 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

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 Howden 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 Reporting 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 RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk).