



ENGLAND KORFBALL ASSOCIATION
SUMMARY OF INSURANCE 2019 – 2020
ALL AFFILIATED ENGLAND KORFBALL CLUBS

It is hereby certified that, by virtue of affiliation to England Korfball, the organisation detailed above is covered for the following insurance.

CLUB NAME: CREWE AND NANTWICH

Period of Insurance: Commencing from 1 November 2019 and ending 31st October 2020.

Sport & Recreation Liability Insurance

Insurer: Hiscox Insurance Company Ltd

Registered Address: 1 Great St Helens, London, EC3A 6HX United Kingdom

Company Registration: Registered in England number 00070234

Status: Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & Prudential Regulation Authority

Policy Number: HU PI6 1916237

Insured: Affiliated Clubs of England Korfball Association

Cover: The insurer will pay damages and legal costs arising from any claim made during the period of insurance and notified to Insurers in respect of legal liability incurred by the Insured in accordance with the terms and conditions of the policy.

Limits of Indemnity:

Public & Products Liability	£5,000,000	any one claim (any one period for Products/Pollution)
Professional Indemnity	£5,000,000	any one claim
Directors & Officers	£5,000,000	any one period
Crisis containment	£25,000	any one claim

There is no policy excess

Principal Exclusions: Criminal Acts of the Insured
Loss of or damage to your own property
The ownership, possession or use of vehicle, aircraft, hovercraft or waterborne craft
Medical Malpractice

Master Policy Number HU PI6 191637 Underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd

Excess Layer Policy Number Y114457QBE0119A Underwritten by QBE Europe Ltd.

The above is intended to be a summary only, full copies of the policy wording are available upon request. For any queries concerning the details above, please contact Howden on 0121 698 8157

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 8040, Tricorn House, 51-53 Hagley Rd, Birmingham, B16 8TP 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 resulting in Injury i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation which involves your Coach, club, association or governing body
- 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 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.