

Sports Business Insurance Policy Summary

This summary does not contain the full terms and conditions of the insurance contract. Full details can be found in the Policy Wording a copy of which is available on request. This summary does not form part of the contract of insurance.

TYPE OF INSURANCE AND COVER

This insurance covers public liability and where requested, employers liability, as more fully detailed in the policy wording.

PERIOD OF COVER

Cover is for the period shown on the insurance schedule (normally 12 months).

INSURERS

This insurance is underwritten by AmTrust Europe Ltd

SIGNIFICANT FEATURES & BENEFITS

This section outlines the significant feature and benefits within the policy.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

This section outlines the significant exclusions and limitations within the policy. A more fully detailed explanation of all exclusion and limitation can be found in the Policy Wording.

HOW THIS INSURANCE WORKS

This insurance is arranged to give protection should a claim arise against the insured from a third party (such as a member of the public or those being lead or taught. The injured party, or where a claim for damage to property is alleged, the claimant, must be able to demonstrate that they have suffered a loss as a result of the insured's negligence.

It is important to remember that a claim can be brought against you even if there is little or no proof. In this instance we will provide you with cover in respect of defence costs to ensure that unsubstantiated claims are dealt with swiftly.

The cover applies to the activity of the business. This includes employees and volunteers provided Employers Liability has been obtained alongside this public liability. The sports and or activities covered are those declared at the time of your quote and as shown on the insurance schedule/certificate.

FEATURES & BENEFITS

Public Liability

The standard limit of indemnity is £2,000,000 any one occurrence. This can be increased to £5,000,000 or £10,000,000 on request and for an additional premium.

Cover Includes:

- Liability arising from any advice, tuition or instruction given by the insured.
- Policies on a "claims occurred basis" meaning we will cover claims for incidents that have taken place during an insured period no matter when the claim is filed
- Third party bodily injury
- Third party property damage
- Injury to participants, member to member and participant to participant unless endorsed otherwise.
- Defence costs against claims of negligence
- Liability for damage to premises hired or rented to you for the purpose of your business

Cover extends to include:

- Liability arising from products supplied including those hired out by you and food or drink sold or supplied

EXCLUSIONS OR LIMITATIONS

Public Liability

Liability arising from or out of:

- Activities not declared to the Underwriters
- Oversees activities unless declared and agreed by the Underwriters
- The ownership, possession or use of any motor vehicle or trailer
- The use of aircraft, hovercraft and watercraft other than watercraft which are less than 5 meters in length and on inland waterways
- Deliberate acts
- Contractual liability
- Liquidated, punitive, aggravated or exemplary damages including all fines and penalties
- Asbestos
- War and Terrorism
- Assault, battery, deliberate violence, sexual assault, sexual abuse, sexual harassment or rape
- Pollution, other than by a sudden, specific & identifiable event
- Radioactive contamination & explosive nuclear assemblies

FEATURES & BENEFITS

Employers Liability

Liability arising from or out of:

- Employers Liability limit of £10,000,000 including £1,000,000 in respect of legal costs and expenses per occurrence under the Corporate Manslaughter & Corporate Homicide Act 2007.
- Legal and compensation costs if a member of staff believes their work has caused them injury or illness and looks to sue the business.
- Covers individuals working on behalf of your business including volunteers and sub-contractors
- Injuries and illness caused by terrorism up to a limit of £5m.

EXCLUSIONS OR LIMITATIONS

Employers Liability

Liability arising from or out of:

- Liability arising offshore
- Injuries to employees when such employee is:
 - carried in or on any vehicle
 - entering or getting on or off a vehicle
 - in circumstances which require insurance or security under any road traffic legislation

CANCELLATION

You may cancel your insurance:

- within 14 days of receipt of the document or the start of the period of insurance, whichever is later, with a full refund of premium if no claims have been made,
- after this period with a proportionate refund of premium. Cancellation outside of 14 days is subject to an admin fee. To cancel, e-mail sales@protectivity.com or write to Protectivity at Belmont House, High Street, Lane End, Bucks, HP14 3ER.

CLAIMS

If you believe that you have a valid claim under your insurance, you should notify:

Protectivity
Belmont House
High Street
Lane End
Bucks
HP14 3ER
e-mail: contact@protectivity.com

Full details of the claim must be supplied in writing within 30 days of the date of loss, by submission of an incident report form. You must also give such information, assistance as requested by Protectivity.

COMPLAINTS

If you have any questions or concerns about your Policy or any complaints or issues regarding the handling of a claim or the level of service you have received, you should contact Protectivity at the address shown above.

If you are subsequently unable to resolve the situation and wish to contact the underwriters of your Policy directly, you should contact:

Compliance Department, AmTrust Europe Ltd, Market Square House, St James's Street, Nottingham NG1 6FG
Tel: 0115 941 1022, email: Nottingham@amtrusteu.co.uk

Complaints that cannot be resolved by the above body may be referred to the Financial Ombudsman Service whose address and details will be provided at this stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

Protectivity and the Underwriters participating in this insurance are covered by the Financial Services Compensation Scheme (FSCS) which can pay compensation for financial loss if the respective obligations under this contract are unable to be met. Compensation under the Scheme is 90% of the claim. Further information is available from:

FSCS
7th Floor, Lloyd's Chambers
Portsoken Street
London E1 8BN
Website: www.fscs.org.uk