

Insurance for Affiliated Clubs Revised October 2004



PUBLIC LIABILITY INSURANCE

This policy indemnifies the Officers, Committees and Members of the Association up to the limit of indemnity (£5,000,000) against legal liability for damages in respect of accidental injury (meaning bodily injury to or death, disease or illness of any person) and loss of or damage to material property. The cover also includes legal liability for the claimant's costs and expenses.

Furthermore, the cover includes the Insured's legal costs in respect of representation at any coroner's inquest or enquiry in respect of death and proceedings in any Court arising out of any alleged breach of statutory duty resulting in injury, loss or damage.

The policy automatically includes cover for loss of or damage to any premises not owned by or leased or rented to the Insured at which the Insured is undertaking activities associated with the Association.

ALL RISKS INSURANCE

This policy is designed to cover specific equipment (e.g. a hoist, shower chairs etc.) owned by affiliated clubs. The current rate of premium for club equipment is 2% of the sum insured.

The first £100 of each claim is not covered under the All Risks Policy.

Please note:

- There are no age limits on the NASCH insurance.
- These policies apply to any Club activity – not only to your swimming sessions.