

## Summary of Liability Cover

**Insured:** The British Sub Aqua Club (BS-AC) it's Committee, Directors and Officers, it's Branches and Members for the time being, BS-AC International Ltd, it's Directors and Officers.

**Period of Cover:** 1<sup>st</sup> March 2008 to 1<sup>st</sup> June 2009

**Activities:** All activities recognised / authorised by **The British Sub-Aqua Club**

### COMBINED LIABILITY PROTECTION

Cover is provided by the Zurich Insurance Company (Zurich).

**Policy Number** 149/2C02/FM628811/3

#### Cover

This covers Legal Liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described and notified to the Insurers during the Period of cover. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, Indemnity to Principals and liability arising out of goods sold or supplied, including refreshments.

**Limit of Indemnity** £10,000,000 Civil Liability any one event  
In respect of goods sold or supplied, pollution this limit applies in total in any one period of Insurance

#### The main features of the policy are:

<b>Public Liability</b>	Accidental bodily injury to third parties and/or damage to third party property arising out of the Insured Activities, including:
<b>Products Liability</b>	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the Insured.
<b>Professional Indemnity</b>	Loss [financial or otherwise] arising out of Errors and Omissions e.g. bad advice or failure to act.
<b>Directors and Officers Liability</b>	Liability for negligent decisions taken by directors and officers of BSAC affiliated clubs
<b>Libel and Slander</b>	Includes defamation, which is vital in relation to the consequences of allegations of abuse.

There is no age limit and no excess applies

#### Principal Exclusions Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse

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

Insurers and Providers are

Perkins Slade Ltd (no 969374) are registered at 3, Broadway, Broad Street, Birmingham B15 1BQ

Zurich Insurance Company UK (no BR105) Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire P01 1DU

Complaints Procedure:

Any complaints regarding the cover or service provided should be refer to Perkins Slade via the contact details above.

*This is a summary only of cover provided. Full terms and conditions are available from BSAC Insurance Brokers Perkins Slade Limited (tel 0121 698 8050). Perkins Slade Ltd are authorised and regulated by the Financial services Authority*

## INCIDENT NOTIFICATION GUIDELINES

**It is important that all incidents that may give rise to a claim are reported to BSAC who will advise Perkins Slade Ltd / Zurich Insurance Company as soon as possible after the event. In the event of being unable to contact BSAC, please feel free to contact Perkins Slade claims dept. direct on 0121 698 8040. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. It 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 i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- 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](http://www.hse.gov.uk).

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