

SNOWSPORT ENGLAND MEMBERS' INSURANCE

Clubs and Individual Members of the Snowsport England are provided with certain forms of insurance automatically as part of their membership. A separate information leaflet describes the insurance available to all members of the Coaching Scheme. This leaflet describes insurances which are available to Member Clubs and some other member organisations.

Civil Liability Protection

All Snowsport England Member Clubs and Regional Ski Associations (including ESSkiA and Northern Ireland Ski Council) are covered for Third Party or Civil Liability claims, subject to policy terms and conditions, whether made by a non-member or by another member. All members and officers of the Clubs and Regions are also covered, provided that their membership fees are duly paid up to the organisation concerned and the organisation has declared appropriate membership numbers and paid the affiliation fees due to Snowsport England. This declaration must include at least the Club Officers and those training with the Club. It is also important to declare members of the Club who are registered as racers/performers in the Coaching Award Scheme, otherwise they will not be covered for any Civil Liability; and those who are registered as Instructors/Coaches otherwise they will not be covered for Civil Liability for activities outside their registration, e.g club social occasions. This protection is also extended to voluntary helpers providing they are helping on a legitimate Club activity.

This cover is provided automatically as part of the membership services provided to all Snowsport England affiliated Clubs.

Any Club which owns its own slope or portable tow is required to pay an increased premium as there is an inherent increased risk. **This only covers the club for members. Cover for use by non-members taking part in lessons or recreational skiing must be purchased separately.** Please contact Perkins Slade for a quote to cover this additional risk, the costs of which will be based upon the level or proportion of turnover of this part of the club's income.

Schools are covered for Civil Liability insurance through their membership of ESSKIA. However this only covers the individuals on behalf of schools (parents, teachers and children) who are taking part in a recognised ESSkiA activity or event (including any related skiing activity if recognised by ESSKIA as part of training etc, for a full ESSkiA event).

Once the affiliation fees have been paid you need take no further action to benefit from the insurance.

We must be informed **immediately** of any incident which could potentially give rise to a claim, the insurance company may reject any later actual claim made.

Claims which should be referred to the insurers include:-

- * Death
- * Any injury, such as a fracture or head injury, which results in a referral to hospital
- * Loss of or damage to Third Party property
- * Claims by or against Club Members
- * Damage to leased or rented premises
- * Trespass or nuisance
- * Contractual Liability, including an indemnity to principals
- * Injury or Damage caused by a Product
- * Allegations of abuse

Please refer to the Claims Notification Guidelines, which are detailed on the confirmation of cover.

The limit of cover is:-

Civil Liability	£ 5,000,000	any one occurrence
Products Liability	£ 5,000,000	any one period
Pollution	£ 5,000,000	any one period
Directors and Officers	£ 5,000,000	any one period (costs inclusive)
Abuse	£ 2,500,000	any one period (costs inclusive)
Legal Defence Costs	£ 250,000	any one period

Activities covered include all activities of Snowsport England and its member Clubs, Schools and Regions.

Club social events such as BBQs etc are also covered under the Civil Liability cover **Activities such as Quad biking or any other motorised sport and firework displays will not be covered.**

A copy of the confirmation of cover of is provided in each calendar year. The Master Policy is held by Snowsport England.

Personal Accident

Personal Accident insurance is not provided, Clubs and other organisations may take out as an option, Personal Accident Insurance for their other members, the only proviso being that every member of the Club or organisation must be included in the insurance.

If you require a quote please contact Perkins Slade Ltd on 0121 698 8000.

Employer's Liability

Perkins Slade suggests that you take legal advice (e.g. at a Citizens Advice Bureau) as to whether the relationship between yourself and your "employee" is such that you are required by law to effect this insurance.

Club Equipment

Clubs or other organisations may arrange insurance for their equipment and property against all risks of loss of or damage to the property insured.

To obtain a quote please contact Perkins Slade directly on 0121 698 8000.

TRAVEL INSURANCE

If you plan to take an overseas skiing trip, you will already be covered through your registration for Public Liability. Liability cover for recreational skiing is included on a contingent basis only and members skiing outside the UK are expected to arrange travel insurance, which should include winter sports cover, and protects them in respect of medical expenses, emergency rescue, repatriation and personal public liability as a minimum.

If you are travelling to an EC country you must hold the European Health Insurance Card (EHIC – as from 1st Jan 2006). The website will give full details.

CLAIMS NOTIFICATION REQUIREMENTS

If there has been an incident please report this IN WRITING to the Snowsport England office as soon as possible. Snowsport England will then inform the Brokers. This excludes any Travel Insurance you may have taken out.

Incident Notification Requirements are detailed on the Confirmation of Cover.

If you have any questions or difficulties about your insurance cover please write to this office for advice or further details.

Snowsport England
Area Library Building
Queensway Mall
The Cornbow, Halesowen
West Midlands, B63 4AJ

Tel: 0121-501-2314
Fax: 0121-585-6448
Email: jenny@snowsportengland.org.uk

NOTES FROM THE BROKER

CIVIL LIABILITY PROTECTION

Snowsport England has arranged Civil Liability Insurance embracing all activities of Snowsport England. The cover incorporates Public Liability and Professional Indemnity Insurance and protects the Company itself plus its employees and Directors, all member Clubs, the Regional Ski Associations and all Registered individual members of the Coaching Scheme. Educational Association Clubs are also included in the insurance, as are School Clubs for those involved in legitimate ESSkiA or Snowsport England activities.

Limits of indemnity are as follows:

Civil Liability	£ 5,000,000	any one occurrence
Products Liability	£ 5,000,000	any one period
Pollution	£ 5,000,000	any one period
Directors and Officers	£ 5,000,000	any one period (costs inclusive)
Abuse	£ 2,500,000	any one period (costs inclusive)
Legal Defence Costs	£ 250,000	any one period

The Policy covers Civil Liability at law in respect of injury and financial loss to others or damage to their property and includes, inter alia, Member to Member cover, Liability for leased or rented premises, Trespass or Nuisance, where negligence arises.

Cover for liabilities arising out of advice given, libel and slander, and errors and omissions is also included.

The Policy also insures Contractual Liability and Indemnity to Principals which includes the interest of Local Authorities, Landowners and Corporate bodies where appropriate.

In respect of Abuse it is important to note that cover is only provided to the Club or Association. There is no cover for the individual alleged to have committed Abuse.

The period of insurance runs from the 1st January 2010 to 31st October 2010, and annually thereafter.

CLAIMS MADE WORDING

We would remind you that the Civil Liability Insurance is written on a **claims made basis**. This means that the policy which responds is the one in place when the claim is actually made, not the one in place when the incident occurred. It is therefore essential to record and notify insurers of all incidents which may give rise to a claim immediately you are aware of them.

Should policy cover cease and a claim subsequently arise from activities undertaken in the past, that claim would be uninsured, unless the incident had previously been notified.

Please refer to the incident notification guidelines and requirements provided with the Confirmation of Cover.

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