



England
netball



Insurance Scheme
2015/16



The All England Netball Association Ltd (England Netball) is the national governing body of Netball in England; and being the experts in netball (the number one female sport in England), develop programmes, encourage new participants and guide existing participants through their netball journey.

To ensure high levels of protection for its affiliated members, England Netball centrally arranges a programme of insurances.

For more information, please visit MyNet document downloads:

Here you can find:

- The Insurance Certificate (details of cover provided)
- Claim Forms
- Insurance FAQs

This summary contains information about the insurance coverage including:

- Period of Insurance
- The Insured (who is covered):
- Policy coverage
- The Indemnity limit
- When and where does cover apply?
- Principle exclusions
- Risk assessment checklist
- How to make a claim
- Incident notification guidelines

For the full policy terms and conditions, please contact Endsleigh Insurance (Brokers) Ltd, contact details can be found on page 16.

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Introduction

England Netball (EN) arranges Combined Liability including and Personal Accident insurance for its Affiliated Members. As a benefit of membership, the programme extends to protect players, officials, volunteers, trainers, umpires, and coaches.

This summary will:

- Explain who is covered under this facility
- Identify the insurance companies underwriting the different aspects of the programme
- Provide a summary of the insurance cover and the key exclusions
- Confirm the claims process
- Make it clear who you need to contact in the event of a claim or if you have any questions about the scope of the insurance protection
- Contains risk management and personal accident claim forms for you to copy and use

Throughout this document 'Club' refers to an affiliated netball team and those individuals in Clubs or Young Persons Groups.

Important notes:

This guide is a summary only. For the full terms and conditions you should refer to the policy documentation. A copy of the policy documentation can be obtained by contacting England Netball or Endsleigh Insurance (Brokers) Ltd. Contact details can be found on page 16.

Insurance policies require those covered to disclose all information that would influence a prudent insurers interpretation of a risk, whether to accept the risk and at what terms and conditions. Failure to do so may give an insurer the right to avoid the policy.

Helping you improve player safety:

Risk Management is a process of systematically identifying risks and eliminating or reducing the likelihood and consequences of an accident occurring. Even with a basic of risk management systems in place, a Netball Club will be better equipped to provide a safe environment for all players, officials and volunteers. It will also help England Netball and its members to continue to benefit from a comprehensive and competitively-priced insurance programme.

To help, England Netball has developed a Risk Assessment Checklist designed to highlight issues that can be addressed to reduce the risk of injuries; its proper use should also assist a Clubs defence if somebody seeks compensation as a result of a loss or injury.

The Checklist and Checklist Procedures can be found on page 14. We would encourage you to share these documents with your Club members and key match day organisers.

The 2015/16 programme:

England Netball and Endsleigh Insurance (Brokers) Ltd are delighted to continue their partnership throughout 2015/2016. .



COVER SUMMARIES

Public / Products Liability

The Insurer:

Hiscox Insurance Company Ltd
Policy Number – HU PI6 1911624

Period of Insurance

1st September 2015 to 31st August 2016

The Insured (who is covered):

The Insured is the All England Netball Association Limited including all fully-affiliated individuals within Member Clubs, County and Regional Associations, Young Persons' Groups and Colleges/Universities participating in recognised and authorised netball activities.

England Netball's recognised and authorised activities include training, competitions, coaching, course attendance etc. These are governed by EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" document, available to download from MyNet Document Downloads.

What does the policy cover?

The policy will pay for sums that the Insured becomes legally liable to pay for compensation in respect of damage to third party property or injury or death to third party persons as a result of the administration, organisation and promotion of netball throughout the United Kingdom and all associated activities occurring during the period of insurance. It covers liabilities incurred both on and off the netball court. This includes but is not limited to:

Participation

Where a member, coach, official or other person registered and actively engaged in sporting and social activities is injured and takes legal action against the Club or Coach for personal injury. This cover is also extended to include member-to-member liability.

Club fundraising and social activities

Providing the activity does not require any additional specialist equipment, qualification or training. For these types of activity you should engage an appropriate third party contractor that carries their own suitable insurance.

First aid treatment

Liability arising from the rendering of emergency first aid treatment

Property owners or occupiers

Covering your liability as an owner or tenant.

Products Liability

This relates to claims brought as a result of products a club sells, the most common being food and beverages.

Damage to leased property Liability arising from damage to leased or rented premises not in your custody or control.



The indemnity limit

£10m any one occurrence (in the aggregate in respect of Products Liability)

Excess

The Insured pays the first £250 of each and every claim in respect of third party property damage.
Please note: only one excess will apply where multiple claims can be related to a single cause of loss.

When and where does cover apply?

The policy protects against liabilities as a result of activities anywhere in the world, although a claim cannot be brought within the USA or Canada.

Principle exclusions

Dangerous activities/special fund raising events including but not limited to those which involve:

- Hazardous sports,
- Bouncy castles
- Large crowds
- Security personnel
- Child minding
- Water activities,
- Aircraft
- Fireworks
- Livestock
- Amusement rides of any kind
- Advice or Instruction (this is covered under the Professional Indemnity section).

If you consider an event to be “out of the ordinary”, you should contact Endsleigh Insurance (Brokers) Ltd prior to beginning the event.

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Professional Indemnity

The Insurer:

Hiscox Insurance Company Ltd
Policy Number – HU PI6 1911624

Period of Insurance

1st September 2015 to 31st August 2016

The Insured (who is covered):

The Insured is the All England Netball Association Limited including all fully-affiliated individuals within Member Clubs, County and Regional Associations, Young Persons' Groups, Colleges/Universities, Supporters participating in recognised and authorised netball activities.

England Netball's recognised and authorised activities include training, competitions, coaching, course attendance etc. These are governed by EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" document, available to download from MyNet Document Downloads.

What does the policy cover?

This coverage extends to provide cover in respect of negligent act, negligent error or negligent omission. This includes advice / training / tuition given by coaches, umpires, officials, managers and trainers.

The indemnity limit

£10m any one occurrence (in the aggregate in respect of Products Liability)

Excess

The Insured pays the first £500 of each and every claim excluding defence costs.
Please note: only one excess will apply where multiple claims can be related to a single cause of loss.

When and where does cover apply?

The policy protects against liabilities as a result of activities anywhere in the world, although a claim cannot be brought within the USA or Canada.

Principle exclusions

- Any operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of
- Any information relating to them, or any breach of any legislation or regulation related to these activities.
- any liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation.
- Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
- Any liability under any contract which is greater than the liability you would have at law without the contract.
- Any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret.



Employers Liability

We recommend contacting England Netball prior to entering into any Employment Contract.

The Insurers:

Hiscox Insurance Company Ltd
Policy Number – HU PI6 1911624

Period of Insurance:

1st September 2015 to 31st August 2016.

The Insured (who is covered):

The Insured is the All England Netball Association Limited including all fully-affiliated individuals within Member Clubs, County and Regional Associations, Young Persons' Groups, Colleges/Universities, Supporters participating in recognised and authorised netball activities.

England Netball's recognised and authorised activities include training, competitions, coaching, course attendance etc. These are governed by EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" document, available to download from MyNet Document Downloads.

What does the policy cover?

The policy will pay for sums that The Insured become legally liable to pay for compensation as a result of death, injury or disease occurring to any Employee caused as a result of undertaking the business of The Insured.

The indemnity limit:

£10m any one occurrence.

When and where does cover apply?

The policy protects against liabilities any time within the period of insurance and anywhere in the world, although in the event of a claim in USA or Canada, UK jurisdiction will apply i.e. the claim will be dealt with according to English law.

Principle exclusions:

- Employee Passengers – This policy does not apply to liability for which compulsory motor insurance is required.
- Employees Offshore – cover does not apply to any liability to any employee arising while offshore.



Management Liability

The Insurers:

Hiscox Insurance Company Ltd
Policy Number – HU PI6 1911624

Period of Insurance:

1st September 2015 to 31st August 2016

The Insured (who is covered):

The Insured is the All England Netball Association Limited including all fully-affiliated individuals within Member Clubs, County and Regional Associations, Young Persons' Groups, Colleges/Universities, Supporters participating in recognised and authorised netball activities.

England Netball's recognised and authorised activities include training, competitions, coaching, course attendance etc. These are governed by EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" document, available to download from MyNet Document Downloads.

What does the policy cover?

The Management Liability sections of the policy are designed to protect the sport and its members from the legal liability associated with governance. Cover does not apply for any activity undertaken in the USA or Canada. The sections are addressed below:

Trustees and Individual Liability

Protects an individual's Personal Liability by extending to indemnify the insured against any claim first made against the insured in respect of any actual or alleged error, misstatement, wrongful act, omission neglect, misleading statement, breach of duty, breach of trust, breach of contract, breach of warranty of authority, wrongful trading, or other act allegedly committed in the capacity of a Director or Officer of the Association or an Affiliated Club.

Employment Practices Liability

In respect of Employment Practices Liability coverage extends to any claim made against the Insured in respect of any wrongful act which arises out of employment issues.

The indemnity limit:

£5m any one occurrence
£1m in respect of Employment Practices Liability

When does cover apply?

Worldwide excluding USA and Canada.

Principle exclusions

- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.
- Failure to provide medical services.



Personal Accident

The Insurers:

Chubb Insurance Company Ltd
Policy Number - 64819831

Period of Insurance:

1st September 2015 to 31st August 2016

The Insured (who is covered):

Affiliated individuals within Member Clubs, Counties, Regional Associations, Young Persons' Groups, and Colleges/Universities participating in recognised and authorised netball activities.

What does the policy cover?

In the event of an Accident causing Bodily Injury occurring during the period of insurance and as a result of recognised activity, the policy a benefit depending on your membership category.

Benefit	Gold (£)	Gold Under 16 (£)	Silver (£)
Accidental Death	5,000	5,000	5,000
Permanent Total Disability	50,000	50,000	10,000
Loss of Limb	50,000	50,000	10,000
Loss of Sight	50,000	50,000	10,000
Loss of Speech	50,000	50,000	10,000
Loss of Hearing	50,000	50,000	10,000
Emergency Dental Expenses*	Up to 600	Up to 600	Up to 250
Hospitalisation (Maximum 25 days)	50 per day	Nil	Nil
Convalescence	100	Nil	Nil
Physiotherapy**	Up to 290	Up to 290	NIL
Broken Bones (Maximum £500 per incident)	Spine/Neck/Skull - 500 Hip/Pelvis/Leg - 200 Arm Wrist/Ankle - 100 Elbow - 50 Other - 20	Spine/Neck/Skull - 500 Hip/Pelvis/Leg - 200 Arm Wrist/Ankle - 100 Elbow - 50 Other - 20	Hip/Pelvis/Leg - 200 Other - 20
Torn Anterior Cruciate Ligament necessitating surgery	200	200	Nil
Temporary Total Disablement Deferment Period : 14 days	200 Max GBP 500	Nil	Nil
Parental Travel Expenses (incurred travelling to or from treatment with a medical practitioner)	Nil	Up to 75	Nil

* A £50 excess applies to Emergency Dental Expenses

** Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone subject to an excess of £60 for each and every loss.



Benefit	Premier League Umpires	Super League Umpires
Accidental Death	10,000	20,000
Permanent Total Disability	100,000	200,000
Loss of Limb	100,000	200,000
Loss of Sight	100,000	200,000
Loss of Speech	100,000	200,000
Loss of Hearing	100,000	200,000
Emergency Dental Expenses*	Up to 1,200	Up to 2,400
Hospitalisation (Maximum 25 days)	100 per day	200 per day
Convalescence	200	400
Physiotherapy**	Up to 500	Up to 1000
Broken Bones (Maximum £500 per incident)	Spine/Neck/Skull - 1000 Hip/Pelvis/Leg - 400 Arm Wrist/Ankle - 200 Elbow - 100 Other - 40	Spine/Neck/Skull - 2000 Hip/Pelvis/Leg - 800 Arm Wrist/Ankle - 400 Elbow - 200 Other - 80
Torn Anterior Cruciate Ligament necessitating surgery	200	200
Temporary Total Disablement Deferment Period : 14 days	400 Maximum 1000	800 Maximum 2000

* A £50 excess applies to Emergency Dental Expenses

** Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone subject to an excess of £60 for each and every loss.

When does cover apply?

Cover applies whilst The Insured is involved in recognised and authorised netball activities within the United Kingdom.

Key policy definitions:

For a full and complete list refer to the policy wording.

Accident

A single, sudden and unexpected event that happens by chance and which could not be expected, which occurs at an identifiable time and place which directly and independently causes Bodily Injury.

Bodily Injury

An injury to The Insured which is caused only by an Accident; and on its own leads to:

Death; Loss of Limb; Loss of Sight; Loss of Speech; Loss of Hearing; Permanent Total Disablement; Emergency Dental Expenses; Hospital Confinement; Convalescence or Broken Bones

Occurring within 12 months of the Accident.

Broken Bones

A complete fracture of one or more of all bones.

Convalescence

The period following The Insured's hospital confinement for at least seven days provided they are under the regular care and advice of a Qualified Medical Practitioner and are unable to carry out all parts of their normal occupation.



Physiotherapy

The expenses from treatment by a Chartered Physiotherapist for bodily injury incurred by the Insured individual, but is limited to the treatment of either fractures/rupture/snapped/torn to a ligament or tendon of the Insured individual.

Loss of Hearing

Total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of Limb

Loss of an arm, physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or the permanent total loss of use of an entire hand or arm and/or amputation of or losing the use of a leg at or above the ankle (talo-tibial joint).

Loss of Sight

Permanent blindness in both eyes resulting in the Insured Person's name being added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist or permanent blindness in one eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

Loss of Speech

Total and permanent loss of speech.

Permanent Disablement

Disability lasting at least 12 months and from which the Insurers believe The Insured will never recover.

Total Disablement

A Permanent Disability caused other than by Loss of Limb, Loss of Sight in One/Both Eyes, Loss of Speech or Loss of Hearing which stops the Insured from carrying out gainful employment of any and every kind.

Temporary Total Disablement Compensation

The amount payable for loss of wages due to Total Disablement after the Excess Period has been satisfied. The compensation amount will be payable, based upon your proven weekly taxable income, up to the amount shown in the schedule. Proven income does not include bonuses or other allowances.

Travel Expenses

Expenses incurred using public transport and / or taxicabs for transport to or from a documented appointment with a qualified medical practitioner for consultation or treatment of a bodily injury for which an alternative and an additional benefit is payable under 'Gold Level' cover for under 16's. Receipts must be provided.

Principle exclusions:

- Insurers will not pay any benefit for Bodily Injury after the expiry of the Period of Insurance during which The Insured attains the age of eighty years.
- Professional sports persons or professional entertainers, with the exception of full time paid coaches.
- Sickness, or disease, that is not caused by Bodily Injury.
- Disabilities arising from
 - Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
 - Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- Suicide, attempted suicide or deliberate self-inflicted injury by the Policyholder regardless of the state of their mental health.
- Pregnancy, childbirth, miscarriage or any consequence thereof.
- The influence of solvents, drugs or medication upon the Policyholder, except where it can be proved that the drugs or medication were taken in accordance with a proper medical prescription and not for the treatment of drug addiction.
- The Policyholder driving a motor vehicle while the alcohol content of their blood exceeds the level permitted by the law of the country in which the Accident occurs.
- Pre-existing medical conditions.



Managing Risk and Potential Claims

Risk Assessment Checklist procedures:

We recommend that you complete the following Risk Assessment Checklist before any game (where an umpire or competition official has not been required to complete a risk assessment) and that it should become part of the overall risk management culture of your Club. The main aim is to create awareness of situations that may contribute to an injury and rectify them where possible.

Who should complete them?

All Clubs competing should take part in the completion of the checklist. The form asks for a two representatives to sign the form once they are satisfied with the conditions.

If the Club is responsible for proceedings on game day (i.e. shared common ground), then a Club representative may take responsibility for the completion of the form. However, the participating Clubs should still review the questions and sign the form to ensure that they are satisfied with the conditions prior to the commencement of play.

All Clubs should choose a suitable person that will be responsible for this activity (and a backup if he/she is not available).

When should they complete them?

The checklist should be completed prior to the commencement of play of the first game on game day.

What if the conditions change after completion?

If the conditions change during a game or at another time during the day the checklist process should be revisited. The earlier completion of the form should not result in play continuing even where it is acknowledged that it is potentially unsafe. However, the full extent of the checklist process would probably not be required.

In the event that the conditions do change significantly enough for this to be revisited, the situation should either be rectified (e.g. glass removed) or the competing Clubs should meet to decide whether conditions are too dangerous to continue with play (e.g. extreme storm conditions). Ultimately, the responsibility for these situations will rest with the Clubs. But the safety of the players, spectators etc. should be the overriding factor.

Will I be held responsible if I sign the form?

The intention of the checklist is not to hold Club officials responsible should someone get injured. It is simply a form that facilitates a discussion between the Clubs/officials about the overall state of the playing condition. By signing the form there is a sense of formalising the process. However, insurance cover does protect Clubs and officials in the case of wrongful acts or errors, although they still have a duty of care to provide safe conditions for participants. Cover will not exist for officials who show wilful negligence or disregard for these responsibilities.

What happens to the checklist once it has been completed?

The home Club should retain the original checklist. These forms should be retained for a minimum of 3 years for future reference.

What if one Club declines to sign the form?

If one Club declines to sign the form due to dissatisfaction of playing conditions, the risk should be identified and rectified to a standard that provides acceptable safe conditions for all parties. Once both Clubs are satisfied, the form should be able to be signed and play commenced. If conditions prove too unsatisfactory and are unable to be



rectified, common sense should prevail. Play should never commence until safe conditions are available to all participants.

Accidents

In the event of an accident, ensure that:

- The first-aider is called immediately to administer to anyone with an injury
- The Accident Report form is completed and filed for future reference

Other important considerations

- Use only affiliated umpires, coaches, officials, etc. who are appropriately qualified, or your own team's insurance may be affected
- Participate only with other affiliated teams, or your own team's insurance may be affected.

The current "Frequently Asked Questions" which outlines EN rules and policies can be downloaded from MyNet Document Downloads.



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RISK ASSESSMENT CHECKLIST

England Netball, Netball House, 1-12 Old Park Road, Hitchin, Herts SG5 2JR.
W: www.Englandnetball.co.uk T: +44 (0)1462 442344 F: +44 (0)1462 442343
E: insurance@Englandnetball.co.uk



It is recommended that this be completed before any England Netball recognised and authorised netball activity. If any are identified as unacceptable please ensure that the Risk Assessment Template is completed and it should be filed with the signatories for future reference and held for 3 years.

Date _____

Venue _____

Purpose of Hire _____

(Examples: National / Region / County Event / Training Session / Matchplay / Course / Back 2 Netball / Camp)

If Matchplay _____ v _____

COURT SURFACE & SURROUNDS

ACCEPTABLE

UNACCEPTABLE

- Is the court surface free of debris? ACCEPTABLE UNACCEPTABLE
- Is the court surface in reasonable condition? (free of holes, cracks, etc.) ACCEPTABLE UNACCEPTABLE
- Is the perimeter surrounding the court safe? (free of obstructions, hanging signs, loose balls, etc.) ACCEPTABLE UNACCEPTABLE
- Are the goal posts in good condition? (no obvious damage) ACCEPTABLE UNACCEPTABLE
- Is there an adequate run-off area around each court? ACCEPTABLE UNACCEPTABLE
- Is the lighting sufficient to ensure safe play? ACCEPTABLE UNACCEPTABLE

WEATHER

- Have weather conditions or water made the surface unsafe for play? ACCEPTABLE UNACCEPTABLE
- Are the weather conditions safe for play to commence (extreme heat, lightning, etc.) ACCEPTABLE UNACCEPTABLE

FIRST AID & FIRE SAFETY

- Is a trained first aider/first aid kit and ice available for treating injured players? ACCEPTABLE UNACCEPTABLE
- Is an adequate procedure in place for dealing with a serious injury (mobile phone, transport, etc.) ACCEPTABLE UNACCEPTABLE
- Have the fire exits been checked (if applicable)? (clearly defined, free of obstruction) ACCEPTABLE UNACCEPTABLE
- Are there any other factors which may be dangerous to the players? ACCEPTABLE UNACCEPTABLE
- Have all participants been made aware of the drill in event of a fire or other emergency? ACCEPTABLE UNACCEPTABLE

COMMENTS (particularly where any 'unacceptable' checkboxes have been ticked)

Prior to the commencement of the netball activity, we, the undersigned, have undertaken the above inspection and agree that the playing environment is fit for play.

Full Name

Full Name

Membership No. (if known)

Membership No. (if known)

Role

Role

Signature

Signature

How to make a claim

Personal Accident

The claim should be reported to England Netball Membership Department. This can be done in two ways:

1. Download – go to MyNet Document Downloads and download a claim form. This should be completed and sent to EN Membership Department along with supporting documentation (see below).
2. Phone 01462 442344. They will send you a claims form for you to complete and return with supporting documentation (see below).

Supporting documentation

You will need to provide the following information with your claim form:

- Match report or accident report detailing the accident causing bodily injury, if not previously provided
- Relevant medical records, including doctors/consultants notes advising of details of the disability

All other types of loss

It is essential that you notify Endsleigh (01242 866789) immediately of any claim or potential claim. It is also important not to admit liability or discuss the matter with a third party. End sleigh's claims handlers will guide you through the claims process.

All liability claims must be responded to within 24 hours .It is essential that any allegations are submitted to Endsleigh immediately.

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Key Contacts

For any general queries please contact England Netball:

Membership Dept,
Netball House,
1-12 Old Park Road,
Hertfordshire,
SG5 2JR

Telephone Number: (01462) 442344 (Option 2)
Fax Number: (01462) 442343

Contacts:

Sam Castle, Membership Services Manager
Email: insurance@englandnetball.co.uk

For insurance information / documentation:

MyNet Document Downloads for details of cover, claim forms, FAQs etc.

All other claims/general enquiries please contact Endsleigh:

Not For Profit
Endsleigh Insurance (Brokers) Ltd
Shurdington Road
Cheltenham,
Gloucestershire
GL51 EUE

Telephone Number: (01242) 866789
Fax Number: (01242) 866961

Contacts:

General enquires - ttssports@endsleigh.co.uk
Liability Claims - (01242) 866789

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About Endsleigh

Endsleigh have been a specialist sports insurance broker since their sponsorship of the Football League back in the early 1990's. We have an established Sports Team which provides innovative and competitive insurance solutions to a wide range of customers across the Sport and Leisure sector. Through our affinity with British University Colleges Sports (BUCS) we are their recommended insurance partner providing solutions for over 200,000 students who regularly participate in University and College sports.

In more recent years we have responded to numerous requests to support Sports Associations and National Governing Bodies. Working exclusively with a number of specialist insurers in the provision of sports insurance products, we are able to deliver competitive advantage to our sports customers. Through our knowledge and experience of dealing with sports and education insurance, we've gained a real understanding of what is needed from an insurance product and, the level of support that is required from an insurance broker.

1

FCA Complaints Procedure

Providing an excellent customer service is important to Endsleigh and in the vast majority of cases this is exactly what you will receive. However, just occasionally, something goes wrong and a customer, unfortunately, has cause to complain.

This can usually be best achieved by contacting the person you originally dealt with. That person will expect to hear from you if you are unhappy and will aim to resolve your complaint on the same day. While we would like to hear from you by telephone, should you decide to write to us, we will call you with the same objective in mind.

If an immediate solution cannot be achieved because further investigation is necessary, we will let you know straight away. We will always acknowledge receipt of your complaint within 5 working days and do everything we can to speedily resolve the problem. Should our investigation take longer than anticipated, which will only happen if the circumstances are particularly complex, we will explain why and we will make sure you are provided with regular updates.

T: 01242 866786 (Mon to Fri 9am – 5pm)

F: 01242 864989

P: Customer Liaison Department

Endsleigh Business Team, Shurdington Road, Cheltenham GL51 4UE

We will not normally allow any complaint to be unresolved for more than 4 weeks, as we will always agree a course of action with you within this time. Any investigation will be overseen by a specially selected and trained staff member – we call them Customer Liaison Supervisors, and they represent every part of our business. If at any time you are unhappy with the progress or outcome of our investigations, please do not hesitate to contact the appropriate Customer Liaison Supervisor. You can contact them using the details above. If, at the end of the process you still remain dissatisfied with the outcome, you have the right to take your complaint to the Financial Ombudsman service (FOS). They will consider your complaint totally impartially and we are bound by their decision. We hope, however, that your complaint will have been resolved much earlier and you will not find it necessary to take this action.

The Ombudsman can be contacted by:

T 0845 080 1800

E complaint.info@financial-ombudsman.org.uk

P The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9S





ENGLAND NETBALL

Summary of Cover

Combined Liability and Personal Accident Insurance



By virtue of your membership to England Netball, you are eligible for the following insurances, provided through our insurance brokers, Endsleigh. The policies are valid for 12 months from the 1st September 2015.

Insured Activities: For fully-affiliated members of England Netball (Member clubs, Associations and Individual), cover is provided in respect of any activities recognised and authorised by England Netball.

Public / Products Liability

Insurer: Hiscox Insurance Company Ltd

Policy Number: HU PI6 1911624

Limits of Indemnity: £10,000,000 any one event (in the aggregate in respect of Products)

This protects your legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period of Insurance. Cover includes Public Liability, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold supplied including refreshments.

Professional Indemnity

Insurer: Hiscox Insurance Company Ltd

Policy Number: HU PI6 1911624

Limits of Indemnity: £5,000,000 any one event

Covers negligent acts, errors or omission in respect of your professional opinion including bodily injury as a result of coaching.

Management Liability

Insurer: Hiscox Insurance Company Ltd

Policy Number: HU PI6 1911624

- a) Directors and Officers - £5,000,000
- b) Employment Practices Liability - £1,000,000

The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/the Association in accordance with the following insuring clauses:

Policy Type: Personal Accident

Policy Number: 64819831

Insurer: Chubb Insurance

The Insurer will, subject to the terms, conditions, provisions and exceptions of this policy, pay the Insured the relevant benefit(s) if, during the period of insurance, an Insured Person sustains accidental bodily injury resulting directly and independently of any other cause in death loss or disablement as defined under the Policy. Operative time is anywhere in the world (excluding Iran and Cuba), for insured activities, including direct travel to and from an activity within the United Kingdom.

Benefit	Gold (£)	Gold Under 16 (£)	Silver (£)
Accidental Death	5,000	5,000	5,000
Permanent Total Disability	50,000	50,000	10,000
Loss of Limb	50,000	50,000	10,000
Loss of Sight	50,000	50,000	10,000
Loss of Speech	50,000	50,000	10,000
Loss of Hearing	50,000	50,000	10,000
Emergency Dental Expenses*	Up to 600	Up to 600	Up to 250
Hospitalisation (Maximum 25 days)	50 per day	Nil	Nil
Convalescence	100	Nil	Nil
Physiotherapy**	Up to 290	Up to 290	NIL
Broken Bones (Maximum £500 per incident)	Spine/Neck/Skull - 500 Hip/Pelvis/Leg - 200 Arm Wrist/Ankle - 100 Elbow - 50 Other - 20	Spine/Neck/Skull - 500 Hip/Pelvis/Leg - 200 Arm Wrist/Ankle - 100 Elbow - 50 Other - 20	Hip/Pelvis/Leg - 200 Other - 20
Torn Anterior Cruciate Ligament necessitating surgery	200	200	Nil
Temporary Total Disablement Deferment Period : 14 days	200 Maximum claim 500	Nil	Nil
Parental Travel Expenses (incurred travelling to or from treatment with a medical practitioner)	Nil	Up to 75	Nil

* A £50 excess applies to Emergency Dental Expenses

** Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone subject to an excess of £60 for each and every loss.

CLAIMS NOTIFICATION GUIDELINES

This notification sheet tells you when you should report an incident/accident to England Netball, Membership Department. 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 while 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 would 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 circumstances involving damage to third party property

AN INJURY IS DEFINED AS:

- Any head injury that requires medical treatment (doctor/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
- Loss of consciousness caused by asphyxia or by exposure to 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 Endsleigh.

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 re-imbursed.

INCIDENTS 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. From 31st December 2003 it is a requirement to use a new style accident book that is compliant with data protection legislation. It is available from HSE books. It also contains information of first aid and guidance on how to prevent accidents occurring in the first place.

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, occupations, nature of injury and 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.