

AMATEUR SWIMMING ASSOCIATION

AFFILIATED SWIMMING CLUBS INSURANCE DETAILS

By virtue of affiliation to the Amateur Swimming Association, Clubs are covered for the following insurance whilst participating in any

activity recognised and/or authorised by the Association anywhere in the world. Cover is for UK residents only.

Period of Insurance: For 12 months from your affiliation date to the ASA. .

LIABILITY INSURANCE

Insured are the Association, County Associations, Districts, Leagues and Clubs, including all Officers, Staff, Coaches, Teachers, Members and Voluntary Helpers. The interest of Principals such as Pool or Leisure Centre Proprietors, Event Sponsors and the like is included in the insurance

Cover 1. Civil Liability

The Insurer will pay damages and legal costs arising from any claim made during the period of insurance and notified to Insurers in respect of any Civil Liability incurred by the Insured in accordance with the terms and conditions of the Policy.

2. Employers' Liability

Legal Liability to pay damages and Court costs for injury to employees.

N.B. A separate certificate needs to be displayed in the work place by law, if you have employees.

Limits of Indemnity

1. Civil Liability £10,000,000

2. Employers' Liability £10,000,000

The limit of indemnity applies to any one event, except in relation to goods sold or supplied (products) and Child Protection claims where the limit applies in the aggregate to all events occurring during any one period of insurance.

Main Exceptions Criminal Acts of the Insured

Loss of or damage to your own property

The ownership, possession or use of vehicle, aircraft, hovercraft or waterborne craft

Product Guarantee or recall, repair or replacement

Medical Malpractice

PERSONAL ACCIDENT INSURANCE

Insured are all bona fide members of affiliated Clubs.

Cover Accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

Benefits

1. Death £ 2,000

2. Loss of two or more Limbs or both eyes or one of each £30,000

3a). Loss of one limb or eye £30,000

3b). Permanent and total loss of speech £30,000

3c). Permanent and total loss of hearing in both ears £30,000

4. Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge £30,000

5. Medical expenses necessarily incurred in the treatment of the Insured Person £ 100

In respect of any Insured Person over 70, cover is restricted to benefits 1, 2, 3 and 5 only. There is no cover for persons aged over 75

Aircraft accumulation limit £1,000,000 in the case of multi-engined aircraft

£ 250,000 in the case of all other aircraft

Main exceptions Flying, other than as a passenger, Illness, Suicide, War Risks or the Insured Person undertaking sport against medical advice