



Insurance Cover for Surf Life Saving GB Member Clubs

Public & Products Liability

Insurer

Aviva

Limit of Indemnity

£10,000,000 in respect of any one event or all events of a series consequent on or attributable to one original cause. The maximum amount Aviva will pay is the Limit of Indemnity and any Costs and Expenses.

Cover

Bodily injury including death, illness, disease or nervous shock to a third party or damage to third party property as a result of the Member Clubs Legal Liability resulting from members activities and events accredited and/or recognised by Surf Life Saving GB.

Please note that the Public & Products Liability cover does not extend to any activity involving watercraft exceeding 8 metres in length.

The policy is extended to cover abuse which is defined as the alleged, actual or threatened abuse or molestation of any person which arises in connection with the business and which occurred on or after the 14th March 2008 provided that any claim is first made in writing against the member club during the period of insurance.

The Indemnity provided under this extension is limited to legal fees and defence costs incurred with Aviva's written consent arising from proceedings against the insured with the maximum payable for all claims under this extension £1,000,000.

Group Personal Accident

Insurer

Aviva

Insured persons

All members of Surf Life Saving GB resident in the UK

Operative time

Whilst participating at/or travelling to/from a Surf Life Saving GB event or at a Surf Life Saving GB approved activity

Benefits Payable

Accidental bodily injury resulting in:

- Death - £5,000
- Permanent Total Disablement - £10,000
- Permanent Partial Disablement - a percentage of the benefit provided for Permanent Total Disablement depending on the degree of permanent disablement. Benefits for specific disabilities are:
 - Permanent severance or permanent and total loss of use of:
 - A thumb - 30%
 - A forefinger - 20%
 - Any finger other than forefinger – 10%
 - A big toe – 15%
 - Any toe other than a big toe – 5%
 - A shoulder or elbow – 25%
 - A wrist, hip, knee or ankle – 20%
 - Lower jaw by surgical – 30%
 - Any permanent disability which is not covered by Capital Benefit or by any of the Benefits above up to a maximum of 100% of the Permanent total Disablement Benefit
- Loss of sight - £10,000
- Loss of limb - £10,000
- Loss of internal organ - £2,500
- Loss of hearing (both ears) - £10,000
- Loss of hearing (one ear) - £2,500
- Loss of speech - £10,000
- Temporary Total Disablement – not insured
- Temporary Partial Disablement – not insured

Personal Accident & Business Travel

Insurer

Chubb

Insured persons

Any employee, Coach, Official, Team Manager or Team Member of the insured resident in the UK

Operative time

Foreign Business Travel including incidental holiday

Personal Accident Benefits

- Accidental death - £50,000
- Loss of Limbs (one or more) and/or Loss of sight (in one or both eyes) - £50,000
- Permanent total disablement - £50,000
- Total loss of hearing in both ears - £50,000
- Total loss of hearing in one ear - 25% of £50,000
- Total loss of speech - £50,000
- Permanent partial disablement - £50,000
- Paraplegia (impairment in motor or sensory function of the lower extremities) - £50,000
- Quadriplegia (paralysis resulting in partial or total loss of use of all limbs & torso) - £125,000
- Hemiplegia (paralysis of the arm, leg, and trunk on the same side of the body) - £50,000
- Triplegia (paralysis of three limbs) - £85,000
- Partner & child disability benefit - Paraplegia - £25,000
- Partner & child disability benefit – Quadriplegia - £100,000
- Dependent child benefit - £7,500 per dependent child

Business Travel Benefit

- Medical Expenses – Unlimited
(Medical Expenses includes Repatriation expenses, Accommodation and Sustenance expenses, Domestic Travel expenses and Foreign Travel expenses)
- Personal Property up to £10,000 (£3,000 single article limit)
- Business Equipment up to £3,000 (£3,000 single article Limit)
- Delayed Personal Property up to £2,000
- Loss of Travel Documents up to £2,000
- Loss of Keys up to £1,000
- Money up to £10,000 including financial card misuse and cheque misuse
- Cancellation Expenses up to £10,000
(Cancellation Expenses includes Disruption expenses, Curtailment expenses, Rearrangement expenses and Replacement expenses)
- Travel Delay - £50 for each full consecutive period of 4 hours up to £600
- Kidnap or Extortion expenses up to £250,000
- Hijack or Kidnap Benefit - £500 per day up to 50 days
- Rental Vehicle excess up to £25,000
- Legal Expenses up to £50,000
- Court Attendance costs up to £500
- Personal Liability up to £5,000,000

Cover to be considered by Member Clubs

Employers Liability

To cover bodily injury to volunteers during the course of carrying out volunteer work for the Member Club.

Public & Products Liability

To cover bodily injury including death, illness, disease or nervous shock to a third party or damage to third party property as a result of the Member Clubs Legal Liability resulting from members activities and events **NOT** accredited and/or recognised by Surf Life Saving GB.

Management Liability

To cover the amount a club official and/or the club becomes legally liable to pay to any claimant in respect of any claim including defence costs, awards of damages, awards of costs, settlements in respect of any actual or alleged act, error or omission committed or attempted by a club official arising from the performance of their duties including:-

- Breach of any duty including fiduciary or statutory duty
- Breach of trust
- Negligence, negligent misstatement, misleading statement or negligent misrepresentation
- Defamation
- Breach of warranty of authority
- Any other act, error or omission attempted or allegedly committed or attempted by an official solely as a result of their role as an officer of the Club