

By virtue of your membership to England Netball, you are eligible for the following insurances, provided through our insurance brokers, Arthur J. Gallagher. The policies are valid for 12 months from the 1st September 2018.

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

Public / Products Liability – Policy Number: HU PI6 1911624

Insurer: Hiscox Insurance Company Ltd

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

Cover provided 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. 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 - Policy Number: HU PI6 1911624

Insurer: Hiscox Insurance Company Ltd

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

Cover provided for negligent acts, errors or omissions in respect of your business activities including bodily injury as a result of coaching.

Management Liability - Policy Number: HU PI6 1911624

Insurer: Hiscox Insurance Company Ltd

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

The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/the Association for the amount any insured person becomes legally liable to pay in respect of a claim including defence costs, legal representation costs, awards of damages and awards of costs.

Policy Type: Personal Accident – Policy Number: NGPA 51696 2018

Insurer: AmTrust Underwriting Ltd

The Insurer will, subject to the terms, conditions, provisions and exceptions of this policy, provide cover for Accidental Bodily Injury which results in death, loss of limbs, hearing or sight, permanent or temporary disability as defined under the Policy which occurs whilst involved in recognised and authorised netball activities. The Geographical limit is worldwide (excluding areas of war or hostilities)

Benefit	Gold (£) (Category A)	Gold Under 16 (£) (Category B)	Silver (£) (Category B)
Accidental Death	5,000	5,000	5,000
Permanent Total Disablement	50,000	50,000	10,000
Permanent Partial Disablement**	Various % of above limit	Various % of above limit	Various % of above limit
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 in one ear	12,500	12,500	2,500
Loss of Hearing in both ears	50,000	50,000	10,000
Emergency Dental or Optical Expenses (£50 excess)	Up to 600	Up to 600	Up to 250
Hospital in Patient (Max 25 days)	50 per day	Nil	Nil
Convalescence	100	Nil	Nil
Physiotherapy* (£50 excess)	6 visits up to 290	6 visits up to 290	Nil
Broken Bones (Maximum £500 per incident)	Spine/Neck/Skull – 500 Collar/cheek/pelvic/hip - 200 Leg/ankle (femur/tibia/fibula & tarsus) – 200 Arm/wrist (humerus, radius, ulna & carpus) - 100 Finger/toe/elbow - 50	Spine/Neck/Skull – 500 Collar/cheek/pelvic/hip - 200 Leg/ankle (femur/tibia/fibula & tarsus) – 200 Arm/wrist (humerus, radius, ulna & carpus) - 100 Finger/toe/elbow – 50	Spine/Neck/Skull – Nil Collar/cheek/pelvic/hip - 100 Leg/ankle (femur/tibia/fibula & tarsus) – 100 Arm/wrist (humerus, radius, ulna & carpus) – 50 Finger/toe/elbow - Nil
Torn Anterior Cruciate Ligament necessitating surgery	200	200	200
Temporary Total Disablement Deferment Period : 14 days	200 per week Maximum claim 500	Nil	Nil
Temporary Partial Disablement Deferment Period : 14 days	100 per week Maximum claim 250	Nil	Nil
Parental Travel Expenses	Nil	Up to 100	Nil

* Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone or primary dislocations

***amputation or permanent loss of use of:-

One thumb 20% or 17.5%

Index finger 15% or 12%

Other finger 10% or 7.5%

Shoulder or elbow 25% or 20%

Facial scarring: 5cm in length or area of 5 sq cm - 5%; 10cm in length or area of 10 sq cm - 10%,

Burns 9-18% of body surface - 15%; 19-27% of body surface - 20%; 28+% of body surface - 25%.

Hip/knee or ankle 20%,

Wrist 20% or 15% (higher % applies to dominant side)

Big toe 10%

Any other toe 3%

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 injuries resulting in unpaid absence from paid employment
- Any allegations of libel/slander
- Any allegations of Professional Negligence e.g. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstances involving damage to third party property

Examples of an injury

- Any head injury that requires medical treatment (doctor/hospital)
- Any fracture or Broken Bones
- Any amputation or permanent loss of use of fingers, toes or limbs
- Facial scarring or Burns
- Injury requiring physiotherapy
- Loss of sight (whether temporary or permanent)
- Emergency dental/optical expenses
- Torn anterior cruciate ligament necessitating surgery

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 Arthur J. Gallagher.

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 with the liability policy, insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

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 (BI 510) that is compliant with data protection legislation. It is available from HMSO book sellers.

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

CLAIMS REPORTING

From the 1st September 2016, injury and accident claims will need to be reported via the England Netball website.

To access this, please go to <https://www.EnglandNetball.co.uk/membership/insurance/> Report a Claim.

You will be asked to provide brief details of the claim and then to submit it to Arthur J. Gallagher who will contact you with the next steps.