

Summary of Liability Cover 2019

Insured:	Association of Running Clubs Ltd
Period of Cover:	01 April 2019 (or date of affiliation to the ARC if after this date) to 31 March 2020
Activities:	Governing body for the sport of road running, cross country running, fell running, track & field activities in the UK including coaching and instructor tuition and any authorized &/or recognised activity of the Association (as declared to insurers), traffic management training and operation and club training activities
Entitled to Indemnity:	The Association, its employees, committee members, stewards, volunteers, affiliated clubs & organisations, affiliated members, all affiliated coaches & officials, associated member organisations in respect of specific athletic event or events for which the organisation has affiliated to the Association of Running Clubs Ltd
Territorial Limits:	Anywhere in the world (for insured activities) for members who are resident in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

COMBINED LIABILITY INSURANCE

Cover provided by Hiscox Underwriting Limited. Hiscox Underwriting Limited is authorised and regulated by the Financial Conduct Authority (the "FCA") and may effect and carry out contracts of insurance.

Policy Number HU P16 1875917

Cover

This covers 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 noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments and Management Liability (Directors & Officers). The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. All incidents that may give rise to a claim in the future should be notified to Insurers through Howden, at the time of incident.

Limit of Indemnity

Public Liability:	£10,000,000	any one occurrence
Products Liability:	£10,000,000	any one period of cover
Professional Indemnity:	£10,000,000	any one occurrence
Management Liability:	£ 5,000,000	any one period
Employers Liability	£10,000,000	all claims and their defence costs which arise from the same accident or events
Employers Liability	£ 5,000,000	any one event in respect of Terrorism
Legal Defence Costs	£ 100,000	in respect of prosecution by Health & Safety Executive

EMPLOYERS LIABILITY COVER

The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured. Cover is provided to the Association and Members of the Association of Running Clubs Ltd.

Principal Exclusions:

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, motorcycle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- Products manufactured, repaired, modified, altered reconditioned or repackaged by the Insured
- In connection with damage to any data
- Medical malpractice
- Damage to own property, hired in property or property in your custody or control.
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents known by the insured but not reported to the insurer.
- Tour Operators Liability (as defined under The Package Travel, Package Holidays & Package Tour Regulations 1992)

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Directors and Officers Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

The above is intended to be a summary only, a full copy of the cover wordings are available on request from Howden.

IN THE EVENT OF A CLAIM

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. **Do not admit liability; do not make an offer or promise to pay.**

INCIDENT NOTIFICATION GUIDELINES

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 whilst 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 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 circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or 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
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a 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 Howden Claims Department for further advice.

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 reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

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; occupation; nature of injury; 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

REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013. For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf