



Name Registered Venue: Cardinham Sports Club

Registration No: COR001

It is hereby certificated that, by virtue of registration with Lawn Tennis Association, the above detailed registered venue is covered for the following Indemnity as hereinafter defined, whilst participating in the activities of an LTA registered venue. Cover is for UK residents only.

Period of Cover: 1st October 2023 to 30th September 2024

Primary Insurer: Hiscox Insurance Company Ltd

Policy Number: HU PI6 1838055

PUBLIC LIABILITY, PROFESSIONAL INDEMNITY, EMPLOYERS LIABILITY AND DIRECTORS & OFFICERS LIABILITY INSURANCE

Policy Cover	Policy Number	Limit of Indemnity	
Public Liability	HU PI6 1838055	£60,000,000 (£25,000,000)	any one event and any one period for Products/Pollution
Professional Indemnity	HU PI6 1838055	£10,000,000	any one event
Employers Liability	HU PI6 1838055	£10,000,000	any one event
Directors & Officers	HU PI6 69382033	£1,000,000	any one event and any one policy period
Abuse	HU PI6 1838055	£10,000,000	any one event and any period of cover

Cover

Cover is provided for liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities of an LTA registered venue and notified to the insurers within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to the insurers through Howden UK Group at the time of incident.

The Public Liability limit of indemnity consists of the following layers of cover:

Hiscox Insurance plc	(Policy Number HU PI6 1838055)	-	£10,000,000
Zurich	(Policy Number KD866892)	-	£10,000,000
AIG Europe Limited	(Policy Number 0024532693)	-	£40,000,000

PLEASE NOTE - If you hire your facilities to a third party, or employ contractors at your premises, you should ensure that they have adequate public liability cover in force. We would recommend a minimum limit of at least £5,000,000, copies of their insurance evidence should be retained for your records

MULTI SPORTS EXCLUSION:

Cover for the following are specifically excluded:

Cricket (other than if part of a coaching programme) , Hockey, Football, Clay Pigeon Shooting, Rugby, Hockey, Martial Arts (Karate, Judo, Kick Boxing, Jujitsu, etc) Rowing, Sailing, Canoeing, Windsurfing, Scuba Diving, Horse Riding and all equestrian sports, Airborne Sports, Rock Climbing/Abseiling, Bungee Jumping, Motor Sports, Potholing, Gymnastics

Football and touch/tag rugby, hockey, cricket & rounders are covered if they are organized as part of a tennis coaching session or as a fitness training method for players under the guidance of a licensed coach.

PRINCIPAL EXCLUSIONS:

- Liability arising out of:
- criminal Acts
- the ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- product Guarantee or recall, repair or replacement.
- in connection with damage to any data.
- damage to own property.
- abuse in respect of any individual who actually commits, condones or ignores any abuse or molestation
- any statement known to be defamatory at the time of publication
- any liability under contract which is greater than the liability you would have had at law without the contract

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

The above is intended to be a summary only; full copies of the policy wording are available upon request. For any queries concerning the details above, please contact Howden Insurance Brokers on 0121 698 8003.

Howden is a trading name of Howden Insurance Brokers Limited, part of the Hyperion Insurance Group. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

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. Please contact Howden UK Group on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability and 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 UK Group 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. Records must be kept for at least 3 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 INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk