

Legal advice and legal expenses insurance

Access to Markel Law Hub online legal advice and sample documents to assist you as a Swim England Coach or an Institute of Swimming Teacher member. You will be provided with your token code for access as you join/renew your membership. You can then register and login via the legal information portal at www.markellaw.co.uk.

The following table sets out the significant features, benefits, limitations and exclusions of the Legal Expenses Insurance. The Insurance is split into "Sections of Cover".

Sections of Cover	Limit of Insurer's Liability	Excess for Insurer's choice of representative	Excess if you are able to choose your own representative
Employment Disputes Pursuit	£100,000	£0	£1,000
Internal Disciplinary Hearings	£10,000	£0	£1,000
Personal Injury	£100,000	£0	£1,000
Contract Disputes	£100,000	£0	£1,000

Territorial limits - United Kingdom

Insurance cover

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies you for Legal Costs, Professional Costs and Awards of Compensation as shown in the Policy Benefit table below.

Policy Benefits/Sections of Cover	Policy Exclusions
Employment Disputes Pursuit Costs of an Employment Tribunal claim your home pool* following your actual or alleged dismissal or any unlawful or discriminatory acts against you	
Internal Disciplinary Hearings Costs for your representation at a disciplinary hearing held by a professional or regulatory body where a loss of registration/accreditation would stop you carrying out your business activity	
Personal Injury Costs for you to pursue a claim for damages for physical bodily injury to you caused by an actual or alleged act or omission of another party	Claims where the legal case is or may be against you

Policy Benefits/Sections of Cover

Contract Disputes

Costs to pursue a dispute over a contract for services with your **home pool***

Policy Exclusions

Disputes over:

- Construction contracts
- Undisputed debts unless the debt is at least 90 days overdue and you have requested full payment in writing at least 3 times in 3 consecutive calendar months since the first due date
- Guarantees
- Contracts you enter into through an agent or which you have taken over from someone else by assignment
- Franchise contracts
- Hire purchase, credit agreements insurance or financial securities
- Contracts of employment
- Any tenancy agreement, lease or licence to use land or buildings

Minimum sum in dispute £1,000

* Home Pool

The swimming pool, leisure centre, local authority or swimming organisation you are contractually bound to serve by providing swimming lessons or coaching

Advice

Members will have unlimited free access to the Legal Advice Line for specialist UK advice covering:

- Commercial Law
- Employment Law
- Scottish and Irish Law
- Health and Safety
- Taxation
- VAT Enquiries

Legal Advice Stress Counselling Claims Line

0345 543 8713

Verification of membership will be required.

In the event of a claim – claims handling and claims notification

Claims or any situation that could lead to a claim should be directed to Abbey:

Abbey Claims Line 0345 543 8713 as soon as possible

Providing your policy number and brief details of the circumstances or by writing to or emailing Abbey using the details below:

Abbey Legal Protection, 20 Fenchurch Street, London, EC3M 3AZ
claims@abbeylegal.com

Full details of policy exclusions are detailed in the master policy held by the Institute of Swimming.