

Loss of revenue insurance

The cover under this policy is reviewed annually on the 1st April each year and changes to the policy cover will apply from that date for all members irrespective of their membership date with the Institute of Swimming.

The following is a summary of the key benefits and principal exclusions.

The revenue policy provides a contribution to your loss of revenue due to temporary closure of a swimming pool within UK and Eire following:

Damage at the premises (provided the damage is not otherwise excluded by the buildings or contents section of the policy)

And
Pool plant breakdown resulting directly solely and directly from an interruption to your activities caused by your inability to use any swimming pool where you are due to provide swimming lessons directly or indirectly due to any single identifiable breakdown, explosion or collapse of any electrical or mechanical equipment during the period of insurance.

This policy will exclude claims arising from Communicable Disease.

The policy includes a Public Authorities extension in respect of specified notifiable disease and those included are noted below:

This policy will cover your inability to use the business premises due to restrictions imposed by a public authority during the period of insurance following:

- (a) murder or suicide
- (b) an occurrence of a notifiable human disease

Notifiable human disease

Any one of the following human infectious or human contagious diseases, an outbreak of which must be notified to the local authority

- Acute encephalitis
- Anthrax
- Cholera
- Dysentery
- Legionellosis
- Legionnaires disease
- Leptospirosis
- Paratyphoid fever
- Rabies
- Tetanus

- (c) injury or illness of any person traceable to food or drink consumed on the premises
- (d) vermin or pests at the premises
- (e) defects in the drains or other sanitary arrangements

Limits

Up to a maximum benefit of £100 per week per teacher/member subject to a maximum sum insured of £2,600 any one closure of any one swimming pool.

This policy provides a contribution to your loss of revenue up to a maximum of £2,600 any one claim. This limit may not reflect your full revenue.

If you require business interruption insurance to protect higher limits or your full revenue at risk please contact Howden to discuss your insurance needs.

Indemnity period

The £100 per week is only payable up to a maximum indemnity period of 26 weeks.

Excess

Insurers will not make any payment for the first 14 days of interruption to your business due to damage which results in the loss of use of any swimming pool used for your activities.

Principal exclusions

- Losses within the first 14 days from which the date the damage occurs.
- Communicable Disease or the fear or threat of any communicable disease – losses arising from any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome
- Cyber claims and losses
- Terrorism
- Loss of gross profit
- Additional increased cost of working
- Outstanding debts
- Permanent closure of the pool where you operate
- Scheduled maintenance closures

Full details of policy cover, what is not covered/exclusions and your obligations are detailed in the master policy held by the Institute of Swimming.