

Public liability & professional indemnity insurance

Protects the Swim England Coach or Institute of Swimming Teacher member for claims made against you following loss, damage or injury to someone else or their property.

Cover is provided Hiscox Insurance Company Ltd and Zurich Insurance Company up to a maximum limit of £20 million. (Inner Limits may apply as detailed on your membership summary and the master policy wording).

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the Swimming Teaching and Coaching activities recognised / authorised by the Institute of Swimming or Swim England dependent on your affiliation, to the level of your qualification.

Cover includes public liability, professional indemnity, libel and slander, 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.

The Liability policy is written on what is known as a “claims made” basis. This means that the policy provides cover for those claims reported during the period of insurance, rather than the policy that was in force at the time of the incident.

It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited.

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
- Medical malpractice
- Damage to own property
- Abuse (including in respect of the individual accused or alleged to have committed abuse or have permitted abuse)
- Cyber claims and losses & Data Protection
- Communicable disease claims which exceed £10,000,000
- Incidents prior to the retroactive date – Detailed on the confirmation of cover issued by the IOS/Swim England Coach membership team
- Incidents / claims known to you but not reported to Insurers

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