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**LTA Counties, Tennis Scotland and Tennis Wales – Summary of Insurance Cover**

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**Period of Insurance: 1 October 2024 – 30 September 2025**

<b>Policy</b>	<b>Policy Number</b>	<b>Insurer</b>	<b>Key Details/Cover</b>
Public Liability	HU PI6 1838055 KD866892 0024532693	Hiscox Underwriting Ltd Zurich AIG Europe Limited	£10m £10m in excess of £10m £40m in excess of £20m (Abuse is limited to £10,000,000) <b>£60m overall Limit of Indemnity</b>
Professional Indemnity	HU PI6 1838055	Hiscox Underwriting Ltd	£10m Limit of Indemnity (includes libel and slander)
Employers' Liability	HU PI6 1838055	Hiscox Underwriting Ltd	£10m Limit of Indemnity
Directors & Officers	HUPI6 9382033	Hiscox Underwriting Ltd	£10m Limit of Indemnity, including costs
Commercial Combined	HUP168290551	Hiscox Underwriting Ltd	See page 4

If you have any queries regarding the cover provided, please contact Howden on one of the numbers below:

**Policy cover:**

Mike Farrell, Associate Director, Howden  
Email: [mike.farrell@howdengroup.com](mailto:mike.farrell@howdengroup.com)

David Gilding, Senior Broker, Howden  
Email: [david.gilding@howdengroup.com](mailto:david.gilding@howdengroup.com)

**Claims:**

Donna Goulbourne, Sport Claims Team Manager, Howden  
Email: [donna.goulbourne@howdengroup.com](mailto:donna.goulbourne@howdengroup.com)

## Public Liability Insurance

### Who is insured?

Cover is provided for:

- National, County, District and Island Associations
- All venues & programmes registered to the LTA through their National, County or Island Associations
- Committees, members and coaches of clubs registered to the LTA as venues
- Individual coaches that are affiliated to the LTA by accreditation

### Basis of Cover

Liability for injury to Third Parties or damage to their property, arising out of an alleged failure in your duty of care to them. This includes cover for the provision of advice such as coaching or instruction

### Limit of Liability

£60m each and every claim

£10m each and every claim and per year in respect of claims resulting from abuse, including costs

### Principal Exclusions

Claims arising from:

- Risks that require more specific insurance, i.e. motor
- Injury to any person employed (including volunteers). This is covered under the Employers' Liability insurance provided
- Loss of, or damage to, property in your custody or control
- Pollution, unless caused by a sudden identifiable, unintended and unexpected incident
- Any legal action brought against the insured in a court of law within the United States of America or Canada, unless you are in USA or Canada representing LTA on a official trip
- Fines, penalties or punitive damages
- Damage to products supplied and work and the repair, replacement or recall of same work
- Claims arising out of, or in connection with, asbestos
- Repair of defects in premises disposed of
- Claims arising out of, or in connection with, damage to any data
- Nuclear risks
- War risks
- Deliberate, dishonest or foreseeable acts
- Infringement, use or disclosure of a patent
- Abuse - any party who commits, condones or ignores any abuse or molestation
- Claims arising from loss that happened prior to the retroactive date of 01/01/1985
- Incidents / claims known to you but not reported to the insurers immediately

## Professional Indemnity Insurance

### Who is insured?

Cover is provided for:

- National, County and Island Associations
- All venues & programmes registered to the LTA as places to play through their National, County or Island Associations
- Committees, members and coaches of clubs registered to the LTA as places to play
- Individual coaches that are affiliated to the LTA by accreditation

### Basis of Cover

Liability to pay compensation for financial losses caused by an alleged breach of a duty of care, negligence, breach of confidence, defamation or infringement of intellectual property rights.

### Limit of Liability

£10m                      each and every claim

### Principal Exclusions

Claims arising from:

- Infringement, use or disclosure of a patent
- Any discrimination, harassment or unfair treatment
- Investment of funds
- Breach of any tax regulation
- Contractual liability

## Employer's Liability Insurance

### Who is insured?

Cover is provided for:

- National, County and Island Associations
- All venues & programmes registered to the LTA as places to play through their National, County or Island Associations

### Basis of Cover

Liability to pay claims to employees, including volunteers and work experience students, for bodily injury caused to them arising out of their work for you.

### Limit of Liability

£10m                      each and every claim

### Principal Exclusions

Claims arising from deliberate acts

## Directors and Officers Liability Insurance

### Who is insured?

Directors and Officers and committee members of the LTA and its Member and Associate organisations, including Counties & Regions

### Basis of Cover

1. Directors and Officers Liability Coverage
2. Company Reimbursement Coverage

Cover for directors, officers, committee members and managers in respect of their personal and other liabilities in relation to the running of their organisation.

### Limit of Liability

£10m	all claims first made during the policy period including defence costs.
£100k	claims for pollution first made during the policy period – Defence Costs only
£1m	in respect of each registered venue (£5m limit per policy year overall)

### Principal Exclusions

Claims arising from:

- An insured person having gained any illegal profit or advantage from the conduct in question
- Intentionally dishonest or intentionally fraudulent acts or omissions
- Any involvement with pension or employee benefit schemes
- Employment disputes

## Commercial Combined Insurance

### What is insured?

All LTA county offices are protected as follows:

LTA Business Equipment at Regional & County Offices, including Stock of leaflets and clothing.

<u>Cover</u>	<u>Sum Insured</u>
<b>At the county office – Limits any one named location as declared by the LTA</b>	
Machinery, Plant & All Other Contents	£50,000
Stock	£20,000
<b>Anywhere in UK</b>	
Trophies, Cups, Shields, Medals etc	£50,000
<i>Limit any one item - £10,000</i>	
Portable Business/Sports Equipment	£5,000
<b>Business Interruption – Limit any one named Regional/County location as declared by the LTA</b>	
Increased Cost of Working	£20,000
	Maximum Indemnity period - 24 months

## 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. 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](http://www.hse.gov.uk)

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