

England Handball Association Ltd

Summary of liability cover

Period of insurance	1 August 2025 – 31 July 2026
Insurer	Hiscox Insurance Company Ltd
Policy number	HU PI6 9217494
Entitled to indemnity	Affiliated clubs Affiliated coaches and officials Affiliated members (Please note the policy only provides Indemnity to UK residents)

Cover

The insurer will pay damages and legal costs arising from any claim made during the period of insurance and notified to insurers in respect of legal liability incurred by the insured in accordance with the terms and conditions of the policy.

Operative time

Whilst participating in any authorised/recognised activity of the association, including but not limited to; promotion and development of sport, organising events and competitions, provision of coaching and coaching courses, participation in handball, administration, provision of grants and advice to members on child protection matters, social activities and fundraising

Policy section	Limit of indemnity	
Public liability & products liability	£10,000,000	each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies
Abuse	£2,500,000	for the total of all such claims and their defence costs during the period of insurance
Professional indemnity	£5,000,000	any one claim excluding defence costs
Directors & officers liability	£5,000,000	in the aggregate including costs
Employers liability	£10,000,000	All claims and their defence costs which arise from the same accident or event

Principle exclusions

Liability arising out of:

- Criminal acts
- Medical malpractice
- Damage to own property
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Restricted cover applies in respect of legal actions brought within the USA or Canada
- Incidents/claims known to you but not reported to insurers
- Incidents prior to the retroactive date
- Abuse cover in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Cyber events

The above is intended to be a summary only, a full copy of the policy wordings are available on request from Howden UK Group Ltd.

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident notification guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

Summary of personal accident cover

Period of insurance	1 August 2025 – 31 July 2026
Insurer	Aviva Insurance Ltd
Policy number	100003668GPA
Insured person	All instructors, coaches, senior players and junior/youth players of the policyholder up to the age of 80 years

Effective time

Whilst participating in any association organised activities anywhere in the world

	Benefit description	Benefit amount
Accidental bodily injury resulting in:	Death	£10,000
	Loss of sight in one or both eyes	£20,000
	Loss of hearing one ear	£5,000
	Loss of hearing both ears	£20,000
	Loss of one or more Limbs	£20,000
	Loss of speech	£20,000
	Permanent total disablement* (PTD)	£20,000
	Temporary total disablement	£50 per week
	Excess period	14 days
	Benefit period	52 weeks

* The basis of cover for permanent total disablement is any and every occupation

	Personal accident extensions	Benefit amount
Accidental bodily injury resulting in:	Broken bones	i) Arm ii) Leg iii) Skull (including facial bones), collarbone (clavicle), shoulder blade (scapula) £200
	Coma benefit	£50 per day for each day up to a maximum of 730 days
	Dental expenses	Up to £15,000. We will not pay the first £50 of each and every claim for each insured person
	Disappearance	£10,000
	Funeral expenses	£10,000
	Hospitalisation	£50 up to a maximum of 730 days
	Medical expenses	15% of the amount payable for a valid death and/or capital benefits claim
	Physiotherapy treatment	up to a maximum sum insured of £300
	Rehabilitation expenses	£15,000

This policy is extended to cover the cost of physiotherapy treatment recommended by a qualified registered medical practitioner and provided by a chartered physiotherapist up to a maximum sum insured of £300 in the aggregate in respect of any one accident or series of accidents in respect of any insured person during the period of insurance (subject to a £50 excess).

Maximum benefit any one insured person	Benefit amount
Death & capital sums	£20,000
Temporary total disablement	£50

Ligament damage benefit

If during the operative time and whilst participating in the insured sport the insured person sustains bodily injury following an accident which within two years is the sole and independent cause of a tear to one or more of the following and that results in reconstructive surgery the company will pay the sum of £200.

- A** Anterior cruciate ligament (ACL)
- B** Posterior cruciate ligament (PCL)
- C** Lateral collateral ligament (LCL)
- D** Medial collateral ligament (MCL)

Additional services (please quote Aviva policy number)

- Counselling service helpline – 0117 934 0105
- Legal and tax helpline – 0845 300 1899
- Risk solutions helpline – 0845 366 6666
- www.cutredtape.co.uk – legal and business template documents relating to HR, finance, law, dismissal etc

In the event of a claim

Please contact Howden on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

The above is intended to be a summary only, a full copy of the cover wording are available on request from Howden UK Group Ltd.

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 regulations to report incidents to the HSE. For further information log onto the HSE website www.hse.gov.uk/riddor.