

Combined liability insurance

As a club you have a duty of care to all those participating in the sport and visitors. A club must do all it reasonably can to reduce or eliminate loss, damage or injury to others and it may be held legally liable to others if it fails to do so.

Swim England clubs and their registered members benefit from combined liability insurance, which covers the following areas:

Public liability & professional indemnity insurance

Public liability & professional indemnity insurance protects the club and its committee against a claim made against you following loss, damage or injury to someone else or their property. Cover is provided by Hiscox Insurance Company Ltd and Zurich up to a maximum limit of £20 million (limited to £10 million in respect of claims arising from communicable disease).

Employers liability insurance

Employers liability insurance covers the club, or committee if held liable for an injury that an employee suffers during the course of employment. The policy includes injuries to volunteers and the maximum limit of cover is £10 million (limited to £5 million in respect of terrorism). This is a legal requirement for any club that employs people paid or unpaid. Cover is provided by Hiscox Insurance Company Ltd.

Director's & officer's insurance & corporate legal liability

Directors and officers - All club committee members/directors have a personal liability for any claim that is made against the club for breach of duty to a maximum of £20 million (limited to £10 million in respect of claims arising from communicable disease) any one claim/per policy year. D&O cover is provided by Hiscox Insurance Company Ltd, Rising Edge Ltd and Zurich, to protect club officials and committee members.

Corporate legal liability – insurance is also include subject to a limit of £15 million any one claim and in the aggregate in a policy period for claims made against the company/club legal entity arising from allegations for wrongful act/management negligence. Cover is provided by Hiscox Insurance Company Ltd.

Wrongful act: Any actual or alleged act, error or omission committed or attempted by you including any breach of any duty, including fiduciary or statutory duty, breach of trust; negligence, negligent misstatement, misleading statement or negligent misrepresentation, breach of warranty of authority.

Examples of breach of duty include:

- Mismanagement of club finances
- Breach of fire safety regulations / statutory regulations
- Corporate manslaughter

Principal liability exclusions

Liability arising out of:

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| • Criminal acts | • Damage to own property |
| • The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft | • Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse |
| • Product guarantee or recall, repair or replacement | • Cyber incidents or attack |
| • In connection with damage to any data | • Data protection – limited cover |
| • Medical malpractice | • Incidents prior to the retroactive date |
| • War | • Incidents / claims known to you but not reported to insurers |
| • Terrorism | |

Excess

£2,500 each & every claim in respect of corporate legal liability.

This document is intended to be a brief summary of cover. Copies of the full policy wordings including terms, conditions and exclusions are available to Swim England members on request.