Summary of Cover – Coaches

Insured: Coaches of Table Tennis England

Period of Cover: 01 August 2026 to 31 July 2027 (both days inclusive)

COMBINED LIABILITY INSURANCE

Primary/ Policy Number PLON99/0100760

Insurer Sportscover

Retroactive Date 01 August 2018

Legal liability for damages and legal costs arising out of third-party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period noted above. Cover includes public liability, professional indemnity, 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 and Management Liability (Directors & Officers & Corporate Legal Liability). The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.

Limit of Indemnity

Public & Products Liability	£10,000,000	any one occurrence, but limited to £10,000,000 in the aggregate in respect of Products Liability
Professional Indemnity	£10,000,000	any one claim, limited to £10,000,000 in the aggregate
Abuse	£500,000	any one claim and in the aggregate

Principal Exclusions of Liability Policy

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- In connection with damage to any data
- Medical malpractice
- Deliberate, reckless or dishonest acts
- Pre-existing problems
- Prior activities
- Asbestos
- Damage to own property
- Abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Date recognitions
- War, terrorism and nuclear

Policy Excess Public and Products – £250
Professional Indemnity – Nil
Abuse - Nil

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Management Liability Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada.

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PERSONAL ACCIDENT INSURANCE

Insured Person	All Registered Coaches of the Insured
Operative time	This Insurance shall cover the Insured Person(s) whilst (i) Playing or officiating for the Insured at home or away fixtures/events (ii) Taking part in training organised by the Insured (iii) Taking part in any social activity organised by the Insured (iv) Proceeding directly to and returning from away fixtures/events as part of an organised party under the auspices of the Insured using private cars, motor coaches or public transport but excluding aircraft or motorcycles
Insurer	Ortus
Policy Number	ORL/ASTCPA/9553090

Description of Benefits

Personal Accident Benefits	
Accidental Death	£50,000
Permanent Total Loss of Sight of One Eye	£25,000
Permanent Total Loss of Sight of Both Eyes	£50,000
Loss of One or More Limb(s)	£50,000
Permanent Total Loss of Speech	£50,000
Loss of Speech	£50,000
Permanent Total Loss of Hearing (a) In One Ear (b) In Both Ears	 £12,500 £50,000
Permanent Total Disablement	£50,000
Permanent Partial Disablement	Covered
Temporary Total Disablement Excess Period Benefit Period	£200 per week 14 days 104 weeks
Temporary Partial Disablement Excess Period Benefit Period	£100 per week 14 days 104 weeks

Personal Accident Extensions	
Medical Expenses	Up to 20% of any claim amount paid under Items 1-9, up to a maximum of £10,000
Dental Expenses	Up to £500
Fracture and Broken Bones Benefit	Up to £2,500 per Insured Person in the Annual Aggregate • Arm Bones Up to £500 • Leg Bones Up to £500 • Hip or Pelvis Up to £1,000 • Spine/Vertebrae (excluding coccyx) Up to £1,000
Physiotherapy Benefit	Up to £500

Principal Exclusions of Personal Accident Policy

1. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.
    a. War in the Insured Person(s) Country of Residence or secondment
    b. any action taken in controlling, preventing, suppressing or in any way relating to 1a above the above exclusion shall be inoperative in the event of War being declared whilst the Insured Person is actually engaged on an Insured Journey abroad.
2. the Insured Person engaging in any kind of flying other than as a passenger.
3. the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
4. the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.
5. the Insured Person(s) own criminal act.
6. the Insured Person being in a state of insanity.
7. any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the Insured Person(s) Country of Residence (if different) at the time the trip was booked was “against all travel to”

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IN THE EVENT OF A CLAIM

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 8040 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.**

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/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 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 INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013. For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet “Reporting accidents and injuries at work” go to www.hse.gov.uk/pubns/indg453.pdf

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