

## Badminton England Compete Members Summary of Insurance

For the period 1st September 2018 to 31st August 2019

### Sport and Recreation Team

The Howden Sport & Recreation team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

#### Important note

The Sport, Recreation and Leisure Liability, wordings are available. If you have any questions regarding the content of these documents we will be happy to discuss them with you.

If you need a printed copy of these documents, please contact us on 0121 698 8000 and we will post copies to you.

### Insurance scheme for Compete Members of Badminton England

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses for which you do not hold valid insurance.

The following covers provided are summarised over the page. We emphasise that details are a summary only.

### Sport, Recreation and Leisure Liability

Provides protection from the consequences of claims against a Badminton England member for injury, financial loss or damage to property, where negligence occurs.

NOTE: this cover does not provide an automatic payment for injuries which would normally be the province of a personal accident insurance.

#### Important

The Sport, Recreation and Leisure Liability cover is provided on a "claims made" basis - 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.

It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Howden immediately.

## Outline of cover

### Sport, Recreation and Leisure Liability Hiscox Insurance Company Ltd HUPI61924865 & Zurich FD868072

All Badminton England Compete Members have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in badminton can and will happen and in this litigious age members are vulnerable to claims that can sometimes involve very large sums of money.

Appropriate cover is therefore essential and, indeed, it is demanded by local authorities before clubs can use their facilities.

Sport, Recreation and Leisure Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property. This includes the following sections of cover:

<b>Public Liability</b> £10m any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities.
<b>Products Liability</b> £10m any one period	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
<b>Professional Indemnity</b> £10m any one occurrence	Professional loss (financial or otherwise) arising out of errors and omissions. For example, bad advice (instruction / coaching) or failure to act.
<b>Libel and Slander</b> £10m any one occurrence	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online

The shaded areas of the table are sections of cover provided by the Sport, Recreation and Leisure Liability policy over and above those of a standard Public & Products Liability policy.

**Sport, Recreation and Leisure Liability provides you with a breadth of cover that is rarely available through non-specialist brokers.**

Indemnity is extended to include:

- Badminton playing activities, including practice, training, competitions and displays
- Legal liability following injury or financial loss to a fellow participant, or damage to property.

The limit of indemnity is the maximum amount of damages insurers will pay in relation to the settlement of a claim. **There is no policy excess.**

You must report every claim and any incident that is likely to give rise to a claim in the future.

Please contact the Claims Team on 0121 698 8042 if you wish to report an incident.

## Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the insured
- Injury to employees
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- Medical malpractice (first-aid provided by a coach is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents/claims known to you but not reported to insurers
- Product guarantee or recall, repair or replacement.

(Please note that social / club / direct members do not receive personal accident benefits or physiotherapy cover)

## Personal Accident

By affiliating as a Compete Member, Badminton England are pleased to be able to provide personal accident benefits including physiotherapy treatment (amongst other benefits)

Personal Accident Benefits - RSA	Compete Members
<b>Operative Time:</b> Whilst playing, training, competing, inc travel to and from activity	
<b>Death</b>	£10,000
<b>Permanent Total Disablement (any and every Occupation)</b>	£10,000
<b>Loss of sight</b>	£10,000
<b>Loss of one or more limbs</b>	£10,000
<b>Total Loss of hearing</b>	£10,000
<b>Loss of hearing in one ear</b>	£2,500
<b>Loss of speech</b>	Not insured
<b>Temporary Total Disablement</b>	£50 per week 14 day excess / max. 52 weeks
<b>Temporary Partial Disablement</b>	£25 per week 14 day excess / max. 52 weeks
<b>Broken Bone (£50 Excess)</b>	
Arm, wrist, hand	£100 arm
Leg, ankle or foot	£200 leg
Maximum any one accident - £500	
<b>Coma Benefit</b>	£50 per day, 365 days max.
<b>Dental Expenses</b>	Up to £500
<b>Disappearance</b>	£10,000
<b>Funeral Expenses</b>	Up to a maximum payment of £10,000
<b>Hospitalisation</b>	Up to a maximum of £50 per day, max 365 days
<b>Medical Expenses</b>	Up to 15% of death/capital benefit covered / 30% of the weekly benefit
<b>Rehabilitation</b>	Up to £15,000
<b>Physiotherapy</b>	£300 (£50 Excess) any one accident- £1,000 any one person

### Important note

The Sport, Recreation and Leisure Liability, Personal Accident, and Sports Equipment policy wordings are available. If you have any questions regarding the content of these documents we will be happy to discuss them with you.

If you need a printed copy of these documents, please contact us on 0121 698 8000 and we will post copies to you.

## Sports Equipment

Compete members are also provided with Sports Equipment Insurance for loss or damage to your Badminton Sports equipment such as rackets, nets, sports bags etc up to a limit of £500 with a single article limit of £300.

The excess is £50 each and every loss.

### Principal Exclusions :

Damage caused by:

- Wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause
- Dryness or humidity, being exposed to light or extreme temperatures, unless the damage is caused by storm or fire
- storm or flood to sports equipment stored in the open, unless the sports equipment is designed for all year outdoor installation including but not limited to stands and floodlights
- a rise in the water table
- theft or attempted theft
  - unless the sports equipment is stored in enclosed premises and the theft or attempted theft involves entry to, or exit by forcible or violent means
  - unless the sports equipment is under the personal supervision of you or anyone authorised by you
  - from any aircraft or boat unless the sports equipment is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of the airport or seaport operator or their agents
  - from any motor vehicle unless:
    - the sports equipment is completely contained within the motor vehicle or secured by a closed shackle padlock to a purpose-built rack fully fitted to the motor vehicle; and the motor vehicle is fully locked with all security protections in force; and
    - between the hours of 9.00pm and 7.00am the sports equipment is not left in or on the motor vehicle, unless such motor vehicle is in a secure car park

In the event of a claim we will only pay if the theft from a motor vehicle is a direct result of violent and forcible entry to the vehicle, or violent and forcible entry or exit from a secure car park, by the thieves

## Optional Insurances

The following sports insurances are available from Howden at an extra cost, please visit [www.sportstravelinsurance.co.uk](http://www.sportstravelinsurance.co.uk) for more information.

## Overseas Travel

Normal cover provided by travel agents is rarely adequate to insure competition activity, or even high intensity training. Coaches or clubs who require individual or team travel cover, which includes any competitive or training activity can access a quote online via [www.sportstravelinsurance.co.uk](http://www.sportstravelinsurance.co.uk)

### Benefits include:

- Medical expenses up to £10 million
- Personal baggage £3,000
- Cancellation cover up to £5,000
- Discounts are available for larger groups.

---

Howden  
Tricorn House,  
51-53 Hagley Road,  
Birmingham, B16 8TP.  
T: 0121 698 8000  
F: 0121 625 9000E:  
[info@howdengroup.com](mailto:info@howdengroup.com)

