



ASSOCIATION OF RUNNING CLUBS LTD

SUMMARY OF LIABILITY COVER 2014

INSURED: Association of Running Clubs Ltd, the association, its employees, committee members, stewards, volunteers, affiliated clubs & organisations, affiliated members all affiliated coaches, officials and associated members (as declared by the ARC)

PERIOD OF INSURANCE: From: 1st April 2014 to: 31st March 2015

COMBINED LIABILITY INSURANCE - POLICY NUMBER: HU P16 1875917

INSURER: Hiscox Insurance Company Limited

INSURED ACTIVITIES: Governing body for the sport of road running, cross country running, fell running, and any authorized &/or recognised activity of the Association (as declared to insurers), traffic management training and operation and club training activities

TERRITORIAL LIMITS: Anywhere in the world (for insured activities) for members who are resident in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

COVER: **Combined Liability Insurance**

Includes Public & Products Liability, Professional Indemnity, Employers Liability & Management Liability

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 Liability incurred by the Insured in accordance with the Terms and Conditions of the Policy

LIMIT OF INDEMNITY: £10,000,000 any one Occurrence except in relation to goods sold or supplied (Products) where the limit applies in the aggregate to all losses occurring during any one Period of Insurance

PRINCIPAL EXCLUSIONS

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle or mobile plant, aircraft, hovercraft or water-borne craft
- Product guarantee or recall, repair or replacement
- Medical malpractice
- Incidents prior to start date of membership
- Incidents/claims known to you but not reported to Insurers
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada
- Tour operators liability or any liability arising from The Package Tour, Package Holidays and Package Tours Regulations 1992

The above is intended only to be a summary of cover and a full copy of the Policy wording is available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the appointed insurance brokers for Association of Running Clubs Ltd.

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 Perkins Slade Ltd 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 Perkins Slade 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.