
SLSGB Members, Club Insurance Cover & Policy Details

June 2017 – This document supersedes and replaces all earlier versions



Business Description for Insurance Purposes

National governing body of surf lifesaving in Great Britain established to save lives on Britain's beaches and engage in search and rescue activities and to provide education in all areas relating to lifesaving, sea, inland waters including flood search and rescue/response and resuscitation for the benefit of the public by - the provision of support for and maintenance of a network of affiliated clubs with similar objects - the promotion and improvement of national and international standards, qualifications and training in water safety, water safety event management and training, search and rescue, lifesaving, coaching, resuscitation and first aid - the promotion and organisation of beach and pool training, water sports, lifesaving and search and rescue activities for training, recreation and enjoyment that encourage fitness, team work, responsibility and excellence in pursuit of these objects - the promotion and the provision of voluntary lifesaving, search and rescue services to the community and public at large. Duke of Edinburgh Award licence holder for the activities as disclosed to Aviva.

The above extends to cover SLSGB members and SLSGB Affiliated member clubs activities and events accredited and/or recognised by Surf Life Saving GB.

Note. The above description is generic to establish the activity of the organisation and its members and does not in itself imply that all these activities are covered by the applicable insurance.

For details of applicable insurance cover provided see "**Recognised Events**" and "**Recognised Activity**"

Public & Products Liability

Insurer

Aviva

Limit of Indemnity

£10,000,000 in respect of any one event or all events of a series consequent on or attributable to one original cause. The maximum amount Aviva will pay is the Limit of Indemnity and any Costs and Expenses.

Cover

Bodily injury including death, illness, disease or nervous shock to a third party or damage to third party property as a result of the

Member Clubs Legal Liability **resulting from member's activities and events accredited and/or recognised by Surf Life Saving GB.**



Please note that the Public & Products Liability cover does not extend to any activity involving watercraft exceeding 8 metres in length. The policy is extended to cover abuse which is defined as the alleged, actual or threatened abuse or molestation of any person which arises in connection with the business and which occurred on or after the 14th March 2008 provided that any claim is first made in writing against the member club during the period of insurance. The Indemnity provided under this extension is limited to legal fees and defence costs incurred with Aviva's written consent arising from proceedings against the insured with the maximum payable for all claims under this extension £1,000,000.

Group Personal Accident

Insurer

Aviva

Insured persons

All members of Surf Life Saving GB resident in the UK

Operative time

Whilst participating at/or travelling to/from a Surf Life Saving GB event or at a **Surf Life Saving GB recognised activity**

Benefits Payable

Accidental bodily injury resulting in:

- Death - £5,000
- Permanent Total Disablement - £10,000
- Permanent Partial Disablement - a percentage of the benefit provided for Permanent Total Disablement depending on the degree of permanent disablement. Benefits for specific disabilities are:
 - Permanent severance or permanent and total loss of use of:
 - A thumb - 30%
 - A forefinger - 20%
 - Any finger other than forefinger – 10%
 - A big toe – 15% Any toe other than a big toe – 5%
 - A shoulder or elbow – 25%
 - A wrist, hip, knee or ankle – 20%
 - Lower jaw by surgical – 30%

- Any permanent disability which is not covered by Capital Benefit or by any of the Benefits above up to a maximum of 100% of the Permanent total Disablement Benefit

- Loss of sight - £10,000
- Loss of limb - £10,000
- Loss of internal organ - £2,500
- Loss of hearing (both ears) - £10,000
- Loss of hearing (one ear) - £2,500
- Loss of speech - £10,000
- Temporary Total Disablement – not insured
- Temporary Partial Disablement – not insured

Personal Accident & Business Travel

Insurer

Chubb

Insured persons

Any employee of SLSGB and volunteer Coaches, Officials, Team Manager, helpers and the Team Members competing who are members of SLSGB resident in the UK

Operative time

Foreign Business Travel **to attend or compete in an SLSGB Recognised event** including incidental holiday

Personal Accident Benefits

- Accidental death - £50,000
- Loss of Limbs (one or more) and/or Loss of sight (in one or both eyes) - £50,000
- Permanent total disablement - £50,000
- Total loss of hearing in both ears - £50,000
- Total loss of hearing in one ear - 25% of £50,000
- Total loss of speech - £50,000
- Permanent partial disablement - £50,000
- Paraplegia (impairment in motor or sensory function of the lower extremities) - £50,000
- Quadriplegia (paralysis resulting in partial or total loss of use of all limbs & torso) - £125,000
- Hemiplegia (paralysis of the arm, leg, and trunk on the same side of the body) - £50,000

- Triplegia (paralysis of three limbs) - £85,000
- Partner & child disability benefit - Paraplegia - £25,000
- Partner & child disability benefit – Quadriplegia - £100,000
- Dependent child benefit - £7,500 per dependent child

Business Travel Benefit

- Medical Expenses – Unlimited
(Medical Expenses includes Repatriation expenses, Accommodation and Sustenance expenses, Domestic Travel expenses and Foreign Travel expenses)
- Personal Property up to £10,000 (£3,000 single article limit)
- Business Equipment up to £3,000 (£3,000 single article Limit)
- Delayed Personal Property up to £2,000
- Loss of Travel Documents up to £2,000
- Loss of Keys up to £1,000
- Money up to £10,000 including financial card misuse and cheque misuse
- Cancellation Expenses up to £10,000
(Cancellation Expenses includes Disruption expenses, Curtailment expenses, Rearrangement expenses and Replacement expenses)
- Travel Delay - £50 for each full consecutive period of 4 hours up to £600
- Kidnap or Extortion expenses up to £250,000
- Hijack or Kidnap Benefit - £500 per day up to 50 days
- Rental Vehicle excess up to £25,000
- Legal Expenses up to £50,000
- Court Attendance costs up to £500
- Personal Liability up to £5,000,000

Employers Liability

Insurer

Aviva

Insured Persons and Defined Activity

For the Employees of SLSGB and the Tutors and Regional Life Saving Officers volunteers who, on behalf of SLSGB train the trainers to deliver award training as well as **The event volunteers at SLSGB organised events such as the National Championships.**

The insured must be a member of SLSGB and resident in the UK.

Limit of Indemnity

£10,000,000 - Including costs and expenses in respect of any or all claims arising out of one cause.

Cover

Indemnity for Legal Liability to pay compensation to any **Insured Person** and Costs and Expenses as a result of Bodily Injury caused in the course of the Defined Activity.

Recognised Activities covered by the SLSGB Insurance

INSURANCE COVER IS PROVIDED TO THOSE WHO ARE SLSGB MEMBERS AND RESIDENT IN THE UK

1. Participation in Sport Competitions organised and run by a SLSGB Club

Insurance provided:-

Public and Products Liability Group Personal Accident

Those insured include Competitors, Coaches, Helpers, Trainers, Officials, First Aid, Safety and Safeguarding Volunteers

The event must be formally accredited by SLSGB in writing. Event Safety must be run by an SLSGB qualified Event Water Safety Manager who must be present during the event.

All involved must be current members of SLSGB

2. Participation in Sport Competitions organised and run by SLSGB

The events covered will be those as listed in the official **SLSGB Events Calendar**

Insurance provided:-

Public and Products Liability Group Personal Accident

Those insured include Competitors, Coaches, Helpers, Trainers, Officials, First Aid, Safety and Safeguarding Volunteers

Employers Liability for the Event Volunteers

Those insured are the event volunteers including Officials, First Aid, Safety and Safeguarding

All involved must be current members of SLSGB

3. SLSGB Member attending SLSGB Recognised Events (not run by SLSGB or an SLSGB Club)

Recognised Events are but not limited to:-

ILSE European Championships and Interclubs;
ILS World Championships and Interclubs;
Events organised or run by SLSA Wales and SLSA Wales Clubs;
Events Organised by an ILS or ILSE full member organisation run in accordance with the ILS Rules and Regulations (e.g. - Sanyo and German Cup etc.)

Insurance provided:-

Public and Products Liability

Group Personal Accident

Personal Accident & Business Travel (for foreign travel only including incidental holiday)

Those insured are Competitors and also the Coaches, Helpers, Trainers, and Safeguarding Officers supporting a selected GB or GBR Team and in the case of Interclubs, members selected by an SLSGB Affiliated Club.

4. Participation in SLSGB Club Education Activity (Delivering SLSGB Awards)

Recognised Activity is the delivery by a SLSGB qualified Trainer of an SLSGB Award to SLSGB members. The activity will include pre training preparation and post training assessment.

Insurance provided:-

Public and Products Liability

Group Personal Accident

Those insured are all involved in the Recognised Activity as above

Employers Liability for those Training the Trainers

Those insured are the Tutors and Regional Life Saving Officers who are training a trainer on behalf of SLSGB

The activity must not be a commercial arrangement for profit or reward "A business activity"

Those leading/delivering the activity must be appropriately qualified in accordance with SLSGB guidelines.

All involved must be current members of SLSGB

5. Participation in SLSGB Club Training Activity

Recognised Activity All SLSGB Club lifesaving and lifesaving sport training led by a SLSGB Level 2 Coach (or, in the case of IRB and Surf Boat, a suitably qualified person) and run in accordance with the SLSGB National Safety Guidelines –Taster sessions are included providing those involved have become Day Members (Taster Session Day Membership is now free subject to following the correct SLSGB procedure)

Insurance provided:-

Public and Products Liability Group Personal Accident

Those insured are all who are involved in the Recognised Activity as above and include Trainers, Coaches, helpers, safety cover, first aid and safeguarding volunteers.

Also covered are individual members undertaking Surf Lifesaving Ski or Board Practice or training activity outside organised Club activity but only:-

- * When the activity is in accordance with the Club Operating Procedures;
- * With the Club approved equipment;
- * When the individual member holds the current and valid award for that activity;
- * If the member is over the age of 16 and if under 18 must be accompanied by a member who is 18 or over who holds a current and valid award for the activity.
- * When the Club has added this activity to their SOP and in doing so have undertaken the relevant generic risk assessment and have provided appropriate safety guidance to those undertaking the activity and have ensured that all members are aware of this.

All involved must be current members of SLSGB

The activity must not be a commercial arrangement for profit or reward "A business activity"

Note: All under the age of 16 will only be covered by SLSGB insurance when taking part in **Recognised Activity** as described above

6. Life Guard Patrol Activity

The Club must have a current, written Patrol Agreement with SLSGB.

Recognised Activity Lifeguard Patrol activity managed and led by the SLSGB Club that is fully compliant with the SLSGB Patrol Framework.

Insurance provided:-

Public and Products Liability
Group Personal Accident

Those insured are all involved in the Recognised Activity as described in the SLSGB Patrol Framework

All involved must be current members of SLSGB

7. Other Search and Rescue (Flood and Terrestrial)

Recognised Activity Approved, supervised training activity and for promotion, demonstration and display activity.

Note: Deployment activity is covered by the insurance of the Statutory Authority that has deployed those involved

Insurance provided:-

Public and Products Liability
Group Personal Accident

Those insured are all who are involved in the Recognised Activity as above

Supervision and training delivery must be in accordance with the Concept of Operations and as approved by the SLSGB National Operations Manager

All involved must be current members of SLSGB

What are the Members Activities NOT covered by the SLSGB Insurance?

- 1. Involvement in any way with activities or events that are not included in those as defined above and have not been formally Accredited or Recognised by SLSGB - In particular Clubs should note that provision of water safety volunteers and officials for events not covered in this document is not covered by SLSGB Insurance**
2. Use of any Water Craft exceeding 8 metres in length
3. Any commercial activity run as a business

Insurance Cover that SLSGB Clubs should consider

Employers Liability

To cover bodily injury to volunteers during the course of carrying out volunteer work for the Member Club not covered by the SLSGB insurance. If in doubt, ask us.

Public & Products Liability

To cover bodily injury including death, illness, disease or nervous shock to a third party or damage to third party property as a result of the Member Clubs Legal Liability resulting from members activities and events **NOT included in the SLSGB Recognised Activity**. (e.g If the Club is running events such as Triathlon, SUP or Surfing or any activity not specifically mentioned in this document. Again, if in doubt ask

Management Liability

To cover the amount a club official officer or Trustee and/or the club becomes legally liable to pay to any claimant in respect of any claim including defence costs, awards of damages, awards of costs, settlements in respect of any actual or alleged act, error or omission committed or attempted by a club official arising from the performance of their duties including:-

- Breach of any duty including fiduciary or statutory duty
- Breach of trust
- Negligence, negligent misstatement, misleading statement or negligent misrepresentation
- Defamation
- Breach of warranty of authority
- Any other act, error or omission attempted or allegedly committed or attempted by an official solely as a result of their role as an officer of the Club