

SWIM ENGLAND & ALL AFFILIATED CLUBS
Summary of Insurance Cover 2023-2024
ALL AFFILIATED SWIMMING CLUBS

Name of Club: London Borough of Hounslow

Affiliation Number: LHOL

Policyholder : Amateur Swimming Association (Swim England) Ltd

By virtue of affiliation to Swim England, the above named Club is entitled to access the following insurances whilst participating in any activity recognised and/or authorised by Swim England (and approved by the insurers).

Cover is provided to UK residents only.

Period of Cover: 01 April 2023 to the 31 March 2024

This document is intended to be a summary of cover.

Copies of the master full policy wordings including terms, conditions and exclusions are available on request.

COMBINED LIABILITY

Policy Numbers: Primary - HU PI6 1957895, Excess of Loss D&O-P2023.1628.D1.A & Excess of Loss - EC798249

Primary Insurer: Hiscox Insurance Company Ltd

Excess of Loss Insurer: Rising Edge Ltd – Directors and Officers only

Excess of Loss Insurer: Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability & Corporate Legal Liability)

Retroactive Date: 01 January 1985 (or date of last continuous membership whichever is later)
Rising Edge Ltd - Prior & Pending 1st April 2023 / exclude all past notified claims/circumstances

Entitled to Indemnity: The affiliated Club, including its directors, officers, employees, coaches, teachers, members and voluntary helpers whilst representing the club

Important The Liability Insurances below (with the exception of Employers Liability) 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.

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

This covers 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 Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, 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.

EMPLOYERS LIABILITY

This covers legal liability for damages & legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment with the club, region or county. This cover is written on a claims occurred basis. Which means the policy will respond to an incident that occurs during the period of cover.

Swim England will issue an Employers Liability Certificate to you which you should evidence if requested