



Archery GB Summary of Liability Cover 2014

Insured: Grand National Archery Society T/As Archery GB, Archery UK Ltd, Archery GB Ltd, The Archery Charitable Foundation, All Affiliated Societies, Clubs & Members of Grand National Archery Society including Voluntary Helpers.

Period of Cover: 01 March 2014 to 28 February 2015

Retroactive Date: 01 January 1985

Activities: All activities recognised / authorised by Grand National Archery Society T/As Archery GB within the current Rules and Laws of Shooting as provided by the Society.

PUBLIC/PRODUCTS LIABILITY

Policy Number GB00038296LI14A

Insurer XL Insurance Company Plc (the Insurer)

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, 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. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred.

EMPLOYERS LIABILITY

Policy Number GB00038480LI14A

Insurer XL Insurance Company Plc (the Insurer)

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. The cover is written on a claims occurred basis, which means the policy will respond to incidents that occur during the period of cover.

MANAGEMENT LIABILITY INSURANCE

Policy Number GB00038294DO14A

Insurer XL Insurance Company Plc (the Insurer)

This covers the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred.

Limits of Indemnity

Public Liability	£10,000,000	any one event (any one period for Products / Pollution)
Financial Loss	£5,000,000	any one period
Professional Indemnity	£10,000,000	any one period
Legal Defence Costs for Health & Safety &/Consumer Protection/Corporate Manslaughter	£ 2,500,000	any one period



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Abuse	£ 7,500,000	any one period (costs inclusive)
Employers Liability	£10,000,000	(Terrorism restricted to £5,000,000)
Directors' and Officers' Liability (Management Liability)	£10,000,000	any one period (costs inclusive) (Pollution £500,000 for defence costs)

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

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

Excesses:

- £100 in respect of Third Party Property Damage
- £100 in respect of Professional Indemnity Extension
- £2,500 each & every claim in respect of D&O entity defence

The above is intended to be a summary only of cover, a full copy of the cover is available on request from Archery GB, and can be supplied by e-mail at no cost, or a paper copy can be provided, but a small administrative fee will be payable.

XL Insurance Company Plc is regulated jointly by the Prudential Regulation Authority and the Financial Conduct Authority. The FRIN is 202695

Perkins Slade Limited is authorised and regulated by the Financial Conduct Authority

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 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

IMPORTANT NOTE: 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.



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LIABILITY 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 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. Names and addresses of any possible witnesses should also be recorded.

It is essential that you use a data protection compliant, accident book, available from HSE Books.

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.

Strict timescales are now in place to direct the handling of claims, and if these are not adhered to it may mean insurers will be obliged to admit liability and pay the claim.

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to Perkins Slade Ltd as soon as possible after the event. We would ask you to contact the Archery GB Insurance Officer with initial details so that this can be passed on to Perkins Slade Ltd as quickly as possible. 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.

Additionally you are also required to comply with the amendments to the Ministry of Justice procedures which came into effect on 31st July 2013. These require disclosure of insurance details within 24 hours of contact by Third Party solicitors following an injury where you may be liable. Failure to comply with the revised procedures will result in a sharp increase in costs.

In order to achieve this, you should notify Perkins Slade Ltd 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 the Archery GB Insurance Officer on the usual number for guidance or Perkins Slade Claims Department for further advice on 0121 698 8000.

REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

RIDDOR - Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995

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.



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