

Summary of Insurance Cover 2023-2024  
ALL AFFILIATED SWIMMING CLUBS

Name of Club: University of Aberdeen Performance Swimming

Affiliation Code: NUAX

Policyholder : Amateur Swimming Association (Swim England) Ltd

By virtue of affiliation to Scottish Swimming, the above-named Club is entitled access to the following insurances whilst participating in any activity recognised and/or authorised by Scottish Swimming (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 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 1<sup>st</sup> 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

#### **MANAGEMENT LIABILITIES - DIRECTORS & OFFICERS (D&O) & CORPORATE LEGAL LIABILITY**

These sections provide cover for the personal liability of Directors & Officers in their capacity as Insured Persons of the Policyholder and for the Club entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in respect of all claims made against the Policyholder and notified to the Insurer during any Period of Insurance.

## LIMITS OF INDEMNITY

|                            |             |   |
|----------------------------|-------------|---|
| Public Liability           | £20 million | any one claim                                       |
| Products Liability         | £20 million | any one period (costs inclusive)                    |
| Abuse Extension            | £20 million | any one period (costs inclusive)                    |
| Professional Indemnity     | £20 million | any one claim                                       |
| Management Liability       | £20 million | any one period (costs inclusive)                    |
| Directors & Officers (D&O) | £5 million  | any one period (costs inclusive)                    |
| Management Liability       | £10 million | any one claim (Terrorism £5 million any one period) |

Inner Limits apply e.g. Pollution £100,000 under Public Liability & Corporate Legal Liability. Claims arising from Communicable Disease- limited to the Primary Policy limit £10,000,000.

Rising Edge Ltd Excess of Loss Policy does not follow any inner limits in the Hiscox Primary Directors and Officers Section.

The Zurich Excess of Loss policy does not follow any inner limits in the Hiscox Primary policy wording. Please refer to the policy wordings for full details.

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

## **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
- Cyber Incidents & Attacks
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Cyber Incidents or Attack
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

**Excess:** £2,500 each & every claim in respect of Corporate Legal Liability

## PERSONAL ACCIDENT

**Policy Number:** PA00021224

**Insurer:** Royal & Sun Alliance Insurance plc

**Insured Persons:** All bona fide members of the club resident in Britain

## **Cover**

Injury arising out of swimming and aquatic sports including dry-side training recognised and or authorised by Scottish Swimming in which the Insured Person is participating

|   | <b>BENEFIT DESCRIPTION</b>  | <b>BENEFIT AMOUNT</b> | <b>Scale of Benefits</b>   |
|---|---|-----------------------|--|
| 1 | Death   | £5,000                | Permanent Partial Disablement  |
| 2 | Loss of two or more limbs or eyes or one of each  | £30,000               | The percentage shown below shall be applied to the Limit per Person under Benefit 3  |
| 3 | Loss of one limb or one eye   | £30,000               | Loss by permanent physical severance or permanent and total loss of use of   |
|   | Permanent & total loss of speech  | £30,000               | <ul style="list-style-type: none"> <li>• one big toe 15%</li> <li>• any other toe 6%</li> <li>• one thumb 30%</li> <li>• one forefinger 20%</li> <li>• any other finger 10%</li> </ul> |
|   | Permanent & total loss of hearing <ul style="list-style-type: none"> <li>i) In both ears</li> <li>ii) In one ear</li> </ul> | £30,000<br>£7,500     | Permanent total loss of use of <ul style="list-style-type: none"> <li>• shoulder or elbow 25%</li> </ul>   |
| 4 | Permanent Total Disablement from gainful employment for   | £30,000               |  |

|  |  |
|--|--|
| which the Insured is fitted by way of training education or experience | <ul style="list-style-type: none"> <li>wrist hip knee or ankle 22%</li> <li>a foot below the level of the ankle (talo-tibial joint) 50%</li> <li>the back or spine below the neck with no damage to the spinal cord 40%</li> <li>the neck or cervical spine with no damage to the spinal cord 30%</li> </ul>   |
|  | <p>Removal by surgical operation of</p> <ul style="list-style-type: none"> <li>lower jaw 30%</li> </ul> <p>For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser</p> |

In respect of members aged 70 to 85 years of age benefits 1, 2 and 3 only apply.

Cover applies until the expiry of the Period of Insurance in which the Insured Person attains the age of 85 years.

### Special Extensions

|  |   |
|--|---|
| Accidental Medical Expenses                              | Up to £2,500 any one Insured Person   |
| Bereavement Counselling                                  | Up to £250 per week to a maximum of £5,000  |
| Coma Benefit   | £50 per full 24 hours up to a maximum of 104 weeks any one Insured Person   |
| Convalescence  | £200 per Insured Person reduced to £100 if Insured Person is aged 70 years of age and over  |
| Counselling  | Up to £250 per week up to a maximum £5,000 any one Insured Person   |
| Dental Expenses  | Up to £250 any one Insured Person for any one Accident reduced by 50% for those aged 70 years of age and over.<br>Subject to £50 excess each & every loss |
| Dependents benefit                                       | Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000  |
| Funeral Expenses   | Up to a maximum £5,000 any one Insured Person   |
| Hospitalisation  | £50 per full 24 hours up to a maximum of 104 weeks any one Insured Person   |
| Paralysis  |   |
| A total loss of use of all four limbs bladder and rectum | £30,000   |
| B total loss of use of two legs bladder and rectum       | £15,000   |

### Maximum Incident Limit is £25 million subject to the following inner limits:

|                        |            |  |            |
|------------------------|------------|--|------------|
| Multi-engined Aircraft | £1 million | Any other aircraft   | £250,000   |
| War                    | £5 million | Terrorism other than by Nuclear Chemical or Biological Cause | £5 million |

### Principal Exclusions

Bodily Injury arising out of:

- Flying (other than as a passenger),
- Committing or attempting to commit suicide
- Driving a motor vehicle while over the legal limit
- War or terrorism

Bodily Injury as a result of or contributed to by:

- Drugs unless taken on proper medical advice and is not for the treatment of drug addiction
- Undertaking the Insured Sport against medical advice
- Illness or disease
- Post-traumatic stress disorder or any psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome or any other injury which develops over a period of time

## LEGAL EXPENSES INSURANCE

**Policy Number** TT8/3720449  
**Insurer** DAS Legal Expenses Insurance Company Ltd  
**Insured** The appointed officials on behalf of the affiliated Clubs of the Association

### Operative Covers

|   |                            |
|---|----------------------------|
| Employment Disputes and Compensation Awards | Counselling                |
| Legal Defence including Motor Defence       | Tax Advice                 |
| Property Protection                         | DASBusinesslaw             |
| Commercial Legal Advice                     | Business Legal Services    |
| Tax Protection                              | Business Legal Healthcheck |
| Redundancy Approval                         | Personal Injury            |

Cover includes fees and expenses of solicitors, barristers and expert witnesses, together with court costs and opponents' costs if they are awarded against a Club in a civil case

**Limit of Indemnity** £250,000 (Employment Disputes Compensation Awards aggregate limit £2,500,000 any one period)

**Extension** The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club.

### Reasonable Prospects

(a) For civil cases (other than insured incidents **Employment disputes and compensation awards 1-5 and Legal defence**) the prospects that the **insured person** will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment) or make a successful defence, must be at least 51%.

A **preferred law firm or tax consultancy on our behalf**, will assess whether there are **reasonable prospects**.

(b) For criminal cases there is no requirement for there to be prospects of a successful outcome.

(c) For all civil and criminal appeals the prospects of a successful outcome must be at least 51%.

### Main exceptions

1. Fine or other penalties, debt recovery, contract disputes or **any Club with excess of £50,000 wage roll (unless notified to and accepted by the insurer)**.
2. Incidents not referred to DAS before action. It is important to involve DAS as soon as you are aware a dispute may occur.

### Principal Exclusions

|  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Court Awards and fines (other than compensation awarded under Employment disputes and compensation awards and Legal Defence sections of cover).</li><li>• Intellectual property rights</li><li>• Deliberately intending to cause a claim under this policy</li><li>• Franchise or agency agreements</li><li>• Disputes with DAS and/or Dispute with Master Policyholder.</li><li>• Shareholder or partnership disputes</li></ul> | <ul style="list-style-type: none"><li>• Late claims – claims reported more than 180 after the date an insured person should have known about the insured incident.</li><li>• Nuclear, war and terrorism risks</li><li>• Bankruptcy</li><li>• Defamation</li><li>• Judicial review, coroner's inquest or fatal accident inquiry</li><li>• Litigant in person</li></ul> |
|--|---|

If you require cover for Contract Disputes e.g. if you have coaches or teachers appointed under a contract for services, a separate legal expenses policy will be required please contacts Howden for a Quotation

### Access to On-Line DAS Business Law

Businesslaw is the legal information and document preparation website for businesses. You will find expert advice and Valuable document building tools to help you run your company and resolve tricky legal issues.

Visit [www.dasbusinesslaw.co.uk](http://www.dasbusinesslaw.co.uk).

There is no specific password to enter for users to access the service. The registration form can simply be completed with the following minimum information requirements:

Visit [www.dasbusinesslaw.co.uk](http://www.dasbusinesslaw.co.uk) for online legal information and document drafting:

- enter **DASBRES100** into the 'voucher code' text box and press **Validate Voucher**;
- fill out your name and email address, create a password, and specify what type of **business** you have;
- validate your email address by pressing the link in the confirmation email that you receive

|                                     |               |   |
|-------------------------------------|---------------|---|
| <b>Legal Advice Helpline:</b>       |               |   |
| <b>Tax Advice Helpline:</b>         | 0330 100 7901 |   |
| <b>Redundancy Approval Service:</b> |               | Please quote policy number<br>TT8/3720449 |
| <b>Claims Reporting:</b>            |               |   |
| <b>Counselling Helpline:</b>        | 0344 893 9012 |   |

#### **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 at the time you are made aware of it.

**Liability** - Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability; do not make an offer or promise to pay.

**Legal Expenses** - Claims under the Legal Expenses Policy and for access to the Legal Helpline please contact DAS as detailed above.

**For all other claims** please contact Howden on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

**This document is intended to be a summary of cover. Copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Insurance Brokers for Scottish Swimming.**

## **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 or circumstances which trigger your Safeguarding Procedures.
- any circumstance involving damage to third party property.
- All incidents connected with the activity of diving

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 Howden 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 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.

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 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](http://www.hse.gov.uk).



**Scottish  
Swimming**



Scottish Swimming is pleased to award

**NUAX/University of Aberdeen  
Performance Swimming**

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# **Affiliation**

as part of the

## **Scottish Swimming Club Accreditation Scheme**

This confirms that safe operating standards  
have been demonstrated effectively.

**Signed:**

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Euan Lowe, Chief Executive Officer

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**Date:**

1<sup>st</sup> April 2023 — 31<sup>st</sup> March 2024

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[scottishswimming.com](http://scottishswimming.com)

## SCOTTISH SWIMMING

### University of Aberdeen Performance Swimming

#### Scottish Swimming

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

**Period of Insurance** 01 April 2023 to the 31 March 2024

**Retroactive Date** 01 January 1985

Rising Edge Ltd - Prior & Pending 1<sup>st</sup> April 2023 / exclude all past notified claims/circumstances

**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

|                               |  |
|-------------------------------|--|
| <b>Policy Number</b>          | Primary HU PI6 1957895 Excess of Loss EC798249 |
| <b>Primary Insurer</b>        | Hiscox Insurance Company Ltd                   |
| <b>Excess of Loss Insurer</b> | Zurich Insurance Company Plc                   |

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, 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

|                      |                              |
|----------------------|------------------------------|
| <b>Policy Number</b> | HU PI6 1957895               |
| <b>Insurer</b>       | Hiscox Insurance Company Ltd |

This covers legal liability for damages and 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.

#### Management Liability (Directors and Officers) (D&O) & Corporate Legal Liability

|  |  |
|--|--|
| <b>Policy Number</b>                             | Primary HU PI6 1957895, Excess of Loss D&O P2023.1628.D1.A and Excess of Loss EC798249 |
| <b>Primary Insurer</b>                           | Hiscox Insurance Company Ltd   |
| <b>Excess of Loss – Directors &amp; Officers</b> | Rising Edge Ltd  |
| <b>Excess of Loss Insurer</b>                    | Zurich Insurance Company Plc   |

This covers the personal liability of Directors & Officers and the entity 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.

## Limits of Indemnity

|   |             |   |
|---|-------------|---|
| Public Liability                                  | £20 million | any one claim                                       |
| Products Liability                                | £20 million | any one period (costs inclusive)                    |
| Abuse Extension                                   | £20 million | any one period (costs inclusive)                    |
| Professional Indemnity                            | £20 million | any one claim                                       |
| Management Liability - Directors & Officers (D&O) | £20 million | any one period (costs inclusive)                    |
| Management Liability                              | £5 million  | any one period (costs inclusive)                    |
| Corporate Legal Liability                         |             |   |
| Employers Liability                               | £10 million | any one claim (Terrorism £5 million any one period) |

Inner Limits apply e.g. Pollution £100,000 under Public Liability & Corporate Legal Liability - please refer to the policy wording for full details.

## 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
- Cyber Incidents or Attack
- 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
- Excess of Loss insurer Zurich apply a communicable disease exclusion. Cover therefore limited to primary £10m limit

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

**Excess** £2,500 in respect of Corporate Legal Liability

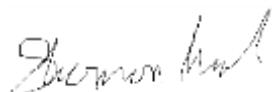
### Disclaimer to Third Parties

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements.

You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the policies be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden.

**This document is intended to be a summary of cover only.**

Yours faithfully



Shomon Miah  
Senior Broker Sport and Entertainment