

sports insurance

policy summary

This document is a summary of the terms of the Insurance and does not contain the full terms and conditions of the covers that can be found in the Insurance document. A copy can be obtained from UK Coaching via <https://www.ukcoaching.org/insurance>.

Sportscover Europe Ltd of 770 Gracechurch, Street, London EC3V 0HR act as underwriting agents for and on behalf of this insurer.

Name of the insurer

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE and American International Group UK Limited (AIG UK)

Type of insurance and cover

This Insurance provides a comprehensive range of covers specifically tailored to meet the needs of individual members only of UK Coaching for the purpose of instructing Sport. This contract is subject to the Law of England and Wales.

Key covers, features and exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If You have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your Insurance.

Sports Included

Coverage hereunder is applicable to the following sports or activities:

Abseiling	Camogie	Gyrotonics	Netball	Skiing (on-piste)
Acrobatics	Canoeing	Handball	Ninjutsu	Skiing (cross country)
Aerial Hoop Dancing	Cheerleading	Hapkido	Nordic Walking	Skipping Classes
Aerial Silks (3 metres max)	Chess	Hip Hop Fit	Octopush	Snooker
Aerobics	Childrens Multi-Sport	Hip-Hop Dancing	Orienteering	Snowboarding (on-piste)
Aiki Jujitsu	Chi-Yoga	Hockey (Field)	Paddleboarding	Softball
Aikido	Choy Lee Fut	Hockey (Inline)	Paddlesport	Spinning Classes
American Football	Circuit Training	Hockey (Roller)	Parachuting	Squash
Angling	Climbing (Indoor)	Hula Hoop	Personal Development	Stoolball
Aqua Zumba	Coach Developer	Hurling	and Lifestyle	Strength and Conditioning
Archery	Contra Dancing	Iaido	Personal Trainer	Street Dancing
Assessor	Country Dancing	Ice Hockey	Petanque	Surf Life Saving
Athletics	Cricket	Ice Skating	Pickleball	Surfing
Australian Rules Football	Croquet	Inline Skating	Pilates	Swimmers (disabilities)
Axeman	Cross Fit	Insanity Workout	Pole Dancing	Swimming (open water)
Badminton	Crossbow Shooting	Internal Quality Assurer	Pole Fit	Swimming (pool)
Ballet Dancing	Curling	Japanese Karate	Powerlifting	Swing Dancing
Ballet Fit	CX Work	Jazz Dancing	Powerplate	Synchronised Swimming
Baseball	Cycling	Jazzercise	Pre & Post Natal Fitness	Table Tennis
Basketball	Dance	Jeet Kune Do	Preying Mantis	Taikwondo
Belly Dancing	Darts	Judo	Qi Gong	Tai Chi
Biathlon	Disabled Sports	Jujutsu	Racquet Ball	Tai Chi Chuan
Bicycle Polo	Diving (Board)	Jumpstyle	Rebounding	Talented Athlete Support
Billiards	Dodgeball	Kanga Training	Rebounding Therapy	Tang Soo Do
Blind Sport	Dragon Boating	Karate	Ringette	Tap Dancing
BMX	End-Point Assessment	Kayaking	Rock-it-Ball	Tap Fit
Boardsailing	Exercise Class	Kempo	Rogaining	T-ball
Bobsleigh	Fell Running	Kendo	Roller Hockey	Tchoukball
Bocce	Fencing	Kettlebells	Roller Skating	Ten Pin Bowling
Boccia	Fishing	Korfball	Rounders	Tennis
Body Attack	Fit Steps	Korke Karate	Rowing	Thump Boxing
Body Balance	Fitball Classes	Kung Fu	RPM	Tobogganing
Body Combat (Non Contact)	Fitness Classes	Kyudo	Rugby League	Touch Football
Body Jam	Fives	Lacrosse	Rugby Union	Touch Rugby
Body Pump	Flamenco Dancing	Laido	Running	Trampoline
Body Step	Floorball	Land Yachting	Sailing	Triathlon
Body Vibe	Folk Dancing	Latin Dancing	Salsa Dancing	Tri-Golf
Bokwa	Football/Soccer	Latin Fit	Salsa Fit	Tutoring
Boot Camp	Freestyle Kung Fu	Lifesaving	San Soo Kung Fu	Tug of War
Bowhunters	Gaelic Football	Luge	Savate	Ultimate Frisbee
Bowls	Gaelic Hurling	Marching	Scootering	Vigoro
Boxercise	Gaelic Sport	Martial Arts	Scuba Diving	Volleyball
Boxing (amateur)	General Exercise Class	Meditation	Sh'Bam	VX
Buggy Fit	Goalball	Metafit	Shindo Junen Ryu	Wakeboarding
Bujutsu	Golf	Modern Dancing	Shinty	Walking
Burlesque Fit	Gridiron	Modern Pentathlon	Shooting	Water Exercise
Calisthenics	Gymnasium	Mountain Biking	Shotokan	Water Polo
Camanachd	Gymnastics	Mountain Walking	Skateboarding	Water Skiing
Capoeira		Mountainboarding	Skater Hockey	Weight Lifting
		Assessor	Skating	Windsurfing
		Movement & Dance	Ski-bob	Wushu
		Multi Skills	Snooker	Yoga
				Zumba

Protection against your legal liability for Bodily Injury to third parties and Damage to their property including nuisance, trespass, wrongful arrest or interference

The limit(s) of indemnity any one occurrence applicable are :

Platinum Membership- £10,000,000 (£5,000,000 Abuse)

Cover includes:

- Liability caused by or arising from any tuition instruction, safety briefing or advice given, provided that such tuition instruction, safety briefing or advice is given by You or under Your direct supervision
- 'Member to Member' and 'Participant to Participant' liability (excluding contact sports - noted as Category 4 Sports in the Definitions Section of the Policy) in respect of activities authorised and recognised by UK Coaching and that are normally associated with the training and playing with the Sports noted on the first page

Cover extends to include:

- Health and Safety at Work Act Prosecution defence costs
- Defective premises Act
- Consumer Protection Act
- Employee's/visitor's clothing/personal effects up to £10,000
- Rendering of first aid or medical services by medical persons employed by the insured
- Erection, demolition, alteration or addition of buildings on your behalf up to £25,000
- Volunteers working on your behalf as long as they are qualified to perform the duties required
- Personal Liability of Employees and directors whilst they are overseas on your Business
- Liability for Damage to premises hired or rented to You for the purpose of your Business
- Liability arising from Products supplied including those hired out by You and food or drink sold or supplied
- Motor contingent liability arising out of the use of vehicles not owned by You within the UK
- Civil Liability arising from abuse of a physical, sexual or psychological nature. This cover is provided on a 'claims made' basis

Liability arising from or out of:

- Malicious Damage caused by the Insured or others for whom the Insured is responsible
- Damage to or the cost of making good defective products, including their recall or removal
- The use of any aircraft or hovercraft
- Any landing area for any aircraft
- The use of mechanically propelled vehicles requiring Road Traffic Act cover
- Personal Injury to any employee
- Personal Injury to a participant caused by a participant when involved in a Category 4 Sport (as noted in the Definitions Section of the Policy)
- The use of any aircraft, hovercraft
- Watercraft or vessel exceeding 8 metres in length and only whilst on inland or coastal waters
- Assault, battery, deliberate violence, sexual assault, sexual harassment or rape
- Riots, strikes, war invasion or act of foreign enemy
- Assumed under contract unless you are or would have been held liable under civil law
- Demolition of buildings/ structures over 10 metres height
- Smoke, soot, acids and chemical leakage unless by a sudden unexpected and unintended happening
- Vibration or weakening of structures
- Boiler or other vessel collapse or explosion
- Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Fungus, Mildew and Mould
- AIDS or Hepatitis C or Cancer
- Asbestos
- Acts of Terrorism
- Defamation, libel, slander or breach of copyright
- Performance, surety, credit or financial guarantee
- Liquidated, punitive, aggravated or exemplary damages including all fines and penalties
- Arc, flame cutting, welding or similar operation
- Economic or Pecuniary loss where no Personal Injury or damage to tangible property occurs
- Abuse or attempt thereof which occurred or is alleged to have occurred prior to the retroactive date
- Any fines or penalties or the costs of defending and criminal proceedings in respect of abuse extension
- The first part of any claim (your excess)

Protection against your legal liability arising from negligent acts, errors or omissions committed in connection with the sports(s) including all sports authorised and recognised by UK Coaching.

The limit of indemnity is £5,000,000 any one occurrence and in the aggregate

The limit(s) of indemnity any one occurrence and in the aggregate applicable are:

Platinum Membership- £5,000,000

Cover includes:

- Liability caused by or arising from any tuition instruction, safety briefing or advice given, provided that such tuition instruction, safety briefing or advice is given by You or under Your direct supervision
- 'Member to Member' and 'Participant to Participant' liability (excluding contact sports - noted as Category 4 Sports in the Definitions Section of the Policy) in respect of activities authorised and recognised by UK Coaching and that are normally associated with the training and playing with the Sports noted on the first page

This section of the policy is a 'claims made' wording

- Claims made or threatened prior to inception of the policy
- Circumstances which the Insured had become aware of prior to the policy inception
- Dishonest, fraudulent, criminal or malicious acts
- Ownership, maintenance, operation of any aircraft, boats or vehicles
- Insolvency, bankruptcy or liquidation
- Sale or supply of goods
- Physical assault or interference
- Non medically prescribed drugs
- AIDS or Hepatitis C or Cancer
- Riots, strikes, war invasion or act of foreign enemy
- Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Acts of Terrorism
- Liquidated, punitive, aggravated or exemplary damages including all fines and penalties
- Trading debts
- Discharge, dispersal, release or escape of pollutants
- Reckless disregard and/or wilful breach of duty
- The first part of any claim (your excess)

Set benefits payable when You suffer Bodily Injury, while engaged under the auspices of your Sports coaching which is the sole, direct and independent cause of your injury in connection with the sports(s) including all sports authorised and recognised by UK Coaching and that are normally associated with the training and playing with the Sports noted on the first page

This section does not apply to Platinum Membership. The benefits applicable to Platinum Membership are as follows:

£100,000 Death and Permanent Disablement
£1,200 Physiotherapy and chiropractic
£500 Dental services to sound whole teeth only

Maximum percentages of the full benefit payable will apply. Please refer to the policy wording.

Benefits include:

- Death of Insured Persons
- Permanent total and irrecoverable loss of sight or lens in one or both eyes
- Permanent total and irrecoverable loss of use of one or two limbs
- Permanent total and irrecoverable loss of hearing in one or both ears
- Total and permanent disablement from engaging in or attending to any occupation when disablement has continued for a period of 12 calendar months.
- Hospital Accommodation and ancillary medical benefits
- Physiotherapy and Chiropractic
- Dental Expenses to sound whole teeth only

- Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger
- Engaging in or taking part in any sport/s other than the sport/s recognised by UK Coaching and that are normally associated with the training and playing with the Sports noted on the first page
- Driving or riding in any kind of race, or taking part in hazardous sports
- Engaging in air travel except as a passenger operated by a commercial air carrier
- Any pre-existing defect, infirmity or sickness
- Unreasonable failure to seek or follow medical advice
- AIDS
- Acts of Terrorism, War or Civil Commotion
- Persons of the age of 75 or above
- The first part of any claim (your excess)

Period of Insurance

The Insurance will remain in force for 12 months from the date of commencement of your Platinum membership with UK Coaching.

Your right to cancel

Your Insurance remains in force whilst You are a member of UK Coaching. If You wish to cancel the Insurance please contact UK Coaching at 0113-274 4802

Claims

If you wish to make a claim, please contact IntoSport. The information which is required is detailed in your Policy Wording

Our complaints procedure

We aim to provide you with a first class service. If We have not delivered the service that You expect or You are concerned with the service provided, We would like the opportunity to put things right. Initially please raise your concerns with Sportscover Europe Ltd, 70 Gracechurch, Street, London EC3V 0HR

If your complaint is not resolved or You are not happy with Our response and the course of action proposed, you can progress your complaint. You may refer the matter to the Policyholder & Market Assistance Department at Lloyd's, One Lime Street, London EC3M 7HA, telephone 020 7327 5693 or email complaints@lloyds.com. The Society of Lloyd's is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service and You may be able to refer your complaint to them:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 0801800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced

Compensation

Lloyd's is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit

Further information about compensation scheme arrangements is available from the FSCS.

