

1. Who needs insurance and why?

Everyone associated to England Touch to protect their legal liability in respect to accidental injury and also accidental damage to third party property.

2. Who is covered?

England Touch, affiliated clubs, members, coaches, officials and referees

3. What is the basic cover and what are its limitations?

a) Public Liability

Liability by law for damages and claimant costs and expenses in respect of:-

- Any one claim limit
- Accidental Injury to any Person (excluding Employees).
- Accidental Damage to Third Party Property including Leased Premises.
- Car Park, Cloakroom and Changing Facilities Liability.
- Interference with or Loss of Enjoyment of Property as a result of Obstruction, Trespass or Nuisance.

b) Products Liability

- Products Sold and Supplied.
- Aggregate limit

Principal Exclusions

- Property Ownership.
- Custody or Control.
- Fines, Liquidated Damages and Penalties.
- Contamination, Pollution or Terrorism.
- Assault, Battery or any Intentional or Deliberate Violence, Sexual Assault, Sexual Harassment or Rape.
- Any claim made prior to the Inception Date of the Policy.

Limits of Indemnity

- £5,000,000

4. Would our players be covered if they were to play in the wrong age group? For example, could a 16 year old play senior category because there is no junior section at the club?

Liability is extended regardless of age – cover is operative when negligence occurs.

5. When does cover apply?

Annually from 22nd February 2013

6. Are there any geographical limitations to cover?

Worldwide cover, excluding USA & Canada

7. Are we covered all year round?

Cover is operative from 22nd February 2013 – 21st February 2014

8. Are we covered for pre-season training?

Yes.

9. We have a guest player/referee. Will they be covered by the insurance?

Yes. Where non-members participate on a one off basis they will be covered, however if non-members are looking to participate on a regular basis, they will require the insurance cover. The club will need to collect the fee for insurance.

10. I am 55 years old and am intending to play for a senior team. Do I have cover?

Yes - Liability is extended regardless of age – cover is operative when negligence occurs.

11. Is death by natural causes covered?

No. This policy provides cover injury as a result of negligence. To be covered for injuries where there is no negligence, a personal accident policy would be required to provide a benefit to the injured persons.

12. Our club is holding an open day and will be inviting members of the public to participate in a practice session and short game. Will they be covered?

For one off events/training where non-members participate they will be covered, however if non-members are looking to participate on a regular basis the club will need to collect the fee for insurance.

13. We are going on tour. What cover is provided under the scheme?

See answers to question 3. Liability cover is provided worldwide excluding USA & Canada.

14. Are referees/coaches covered?

Yes referees and coaches are covered under the insurance however warranted that all referees/coaches must hold a qualification as recognised by England Touch. If this Warranty is not complied with, the policy coverage will not be operative.