

## **BADMINTON ENGLAND – CONFIRMATION OF INSURANCE – COACHES**

**Cover is operative for coaches who hold a Coach Licence with an “Active” status, through Badminton England.**

**Activities:** All activities recognised / authorised by Badminton England Coaching Register

**Period of Insurance:** 01<sup>st</sup> November 2024 – 31<sup>st</sup> October 2025 (both days inclusive)

### **COMBINED LIABILITY INSURANCE**

**Insurer(s)** Hiscox Insurance Company Limited & Royal & Sun Alliance Insurance Ltd

**Policy Number(s)** PL-PSC10003336464 & YMM904339

RSA provide an Excess Layer policy to increase the total Public Liability limit, which is noted below.

### **Cover**

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 insurers (within the period noted above). Cover includes public liability, professional indemnity, 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 food and drink (refreshments). The Professional Indemnity cover 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. The Public Liability cover is provided on a “claims occurred” basis of cover but any incident should be notified as soon as possible to allow time for Insurers to investigate the circumstances of the incident.

**Please note paid coaches can earn up to GBP50,000 and voluntary coaches can earn up to GBP5,000 per year.**

### **Limits of Indemnity**

Public & Products Liability £15,000,000 each and every claim or loss, excluding defence costs (in the aggregate for Products Liability)

Professional Indemnity £5,000,000 each and every claim or loss, excluding defence costs

For details of the Retroactive dates please contact Marsh Sport.



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

**Excess(s)** £250 – Public Liability, third party property damage claims only  
£500 – Professional Indemnity claims

**Principal Policy Exclusions** Deliberate/ criminal acts  
Damage to your own property  
Abuse  
Incidents/ claims known to you but not reported to insurers  
Medical malpractice other than emergency first aid provided by the coach  
Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft

## PERSONAL ACCIDENT INSURANCE

<b>Insured Persons</b>	Any affiliated coach of Badminton England, resident in Britain, who holds a valid coaching register membership card
<b>Operative Time</b>	Whilst coaching, playing or spectating in badminton activity anywhere in the world including direct travel to and from such activity within the United Kingdom
<b>Insurer</b>	Aviva Insurance Limited
<b>Policy Number</b>	100743621GPA

### Description of Benefits

Benefit Description	Benefit Amount
Death	£10,000
Permanent Total Disablement	£50,000
Permanent Partial Disablement	Insured – Continental scale provided below
Loss of Sight	£50,000
Loss of Limb	£50,000
Loss of Internal Organ	£12,500
Loss of Hearing in both ears	£50,000
Loss of Hearing in one ear	£12,500
Loss of Speech	£50,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	£25 per week
Deferment Period	2 weeks
Maximum benefit period applicable	104 weeks

Continental Scale Applicable to Permanent Partial Disablement Cover	% Payable of the Permanent Total Disablement Benefit
Permanent severance of permanent and total loss of use of	
• A foot below the level of the ankle (talo-tibial joint)	50%
• A hip, knee, ankle or thumb	20%
• A forefinger of big toe	15%
• Any other finger	10%
• Any other toe	5%
• The back of spine below the neck with no damage to the spinal cord	40%
• The neck or cervical spine with no damage to the spinal cord	30%
• A shoulder, elbow or wrist	25%

Any permanent disability, which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment.

## Personal Accident Extensions

Benefit Description	Benefit Amount
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals), or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500
Paraplegia	£50,000
Quadriplegia	£125,000
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £100
Dental Expenses	Up to £2,500
Disappearance	Up to £10,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to 365 days
Medical Expenses	Up to £25,000
Physiotherapy	Up to £2,500
Rehabilitation Expenses	Up to £15,000
Damage to Personal Effects	Up to £1,500
Relocation Expenses	Up to £25,000

## Additional Services

### My Stress Kit App

My Stress Kit is a free new mobile app that's been developed to help people identify and track the causes of stress and manage life's everyday pressures a little better.

Aviva have developed the app in collaboration with their clinical team. My Stress Kit is something that people can access at any time - benefitting from hints and tips to help manage stress and pressure, 24 hours a day.

Identify what's increasing daily pressures or stress levels

- Fast track to a bank of stress relief tips
- Track stress levels, get tips on managing stress
- Monitor how stress levels are changing over time
- Identify what's increasing stress levels

By using My Stress Kit's quiz and logging stress levels and causes, you can find it easier to identify which types of pressure affect You the most.

Fast track to a bank of stress tips

From stress-busting tips to the peaceful garden background that grows with use – Aviva's clinical team has helped us create a bank of ideas and hints that could help you better manage the everyday situations that can increase stress levels.

Monitor stress levels

Relationships, worries at work, money problems, arguments with friends or colleagues. My Stress Kit helps you to deal with stressful situations, and potentially prevent them.

### Legal and Tax Helpline - 0845 300 1899

Call this helpline any time, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

**Risk Solutions Helpline - 0845 366 6666**

Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give you an immediate answer, we will deal with your enquiry within one working day. This service is available during normal office hours (Monday to Friday from 9am to 5pm) with an answering service outside these hours.

**Concierge Service - +44 (0)1243 621556**

Our telephone concierge service will help you locate services local to where you are staying or working, to enable you to plan ahead for travelling, dining and shopping. You can call us on this number any time day or night.

**Principal Exclusions to the Personal Accident policy**

- Suicide or attempted suicide, intentional self-injury
- Engaging in or taking part in any sports other than those recognised by Badminton England
- Any pre-existing infirmity or sickness
- Any claims arising out of the failure to follow medical advice
- Driving or riding in any kind of race, or taking part in hazardous pursuits
- Death, illness, injury caused or in connection with any Act of Terrorism

## **LEGAL EXPENSES INSURANCE**

### **Cover**

1. The insurer will pay your costs of legal action to pursue a civil claim resulting from an incident which causes your death or your personal injury
2. The insurer will pay your costs of legal action to defend a criminal prosecution against you, following an alleged offence (including allegations of indecent assault) by you relating to your employment (other than a motoring prosecution)
3. The provision, by telephone only, of legal advice to the Insured on any private legal problem affecting the Insured. The legal helpline is available 24 hours a day, 365 days a year. The advice available is limited to the law of the United Kingdom, the Channel Islands and the Isle of Man

**Insurer** Underwritten by ARAG plc

**Policy Number** 516207

**Limit of Indemnity** £50,000

**Retroactive date** 01 October 2004

### **Claims Procedure**

1. Under no circumstances should you instruct you own solicitor as the insurer will not pay any costs incurred without our prior agreement
2. You and/or your members can download a claim form at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims) or can request one by telephone us on 0117 917 1698 between 9am and 5pm Monday to Friday (except bank holidays).
3. The completed claim form and supporting documentation can be submitted to Arag by email, post or fax. Further details are set out in the claim form itself. Arag will send a written acknowledgment by the end of the next working day after the claim is received.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to your member either:
  - a) confirming cover under the terms of the policy and advising your member of the next steps to progress their claim; or
  - b) if the claim is not covered, explaining in full the reason why and advising whether we can assist in another way.
5. When a representative is appointed they will try to resolve the dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

### **Reasonable prospects of Success Clause**

Other than as set out below, a greater than 50% chance of you successfully pursuing or defending the claim and, if you are seeking damages or compensation, a greater than 50% chance of enforcing any judgment that might be obtained.

In criminal prosecution claims where you

- a) plead guilty, a greater than 50% chance of reducing any sentence or fine or
- b) plead not guilty, a greater than 50% chance of that plea being accepted by the court.

In all claims involving an appeal, a greater than 50% chance of you being successful.

Where it has been determined that reasonable prospects of success do not exist, you will be liable to pay any legal costs incurred should you pursue or defend their claim irrespective of the outcome.

### **Helplines**

If you have a legal or tax problem please call the confidential legal and tax advice helpline.

Legal advice is available 24 hours a day, 7 days a week, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers personal legal matters within UK and EU law or personal tax matters within the UK. Use of this service does not constitute reporting of a claim.

Telephone Number: 0330 303 1490.

**PLEASE NOTE:** The policy is written on a claims made basis. Any claim under this insurance, or act, event of circumstances likely to lead to a claim, must occur and be notified during the period of insurance

Please note any claims made where the incident occurred prior to the retro-active date of 01 October 2004 will not be covered by the policy.

## **SPORTS EQUIPMENT INSURANCE**

<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy Number</b>	PL-PSC10001802486
<b>Cover</b>	For loss or damage to your Badminton Sports equipment such as rackets, nets, sports bags etc.
<b>Policy Sum Insured</b>	Up to a limit of £1,575 with a single article limit of £300.
<b>Excess</b>	£50 each and every loss.

### **Principal Exclusions**

Damage caused by:

- a) Wear and tear, inherent defect, rot, fungus, mold, vermin or infestation, or any gradually operating cause
- b) Dryness or humidity, being exposed to light or extreme temperatures, unless the damage is caused by storm or fire
- c) storm or flood to sports equipment stored in the open, unless the sports equipment is designed for all year outdoor installation including but not limited to stands and floodlights
- d) a rise in the water table
- e) theft or attempted theft:
  - i. unless the sports equipment is stored in enclosed premises and the theft or attempted theft involves entry to, or exit by forcible or violent means
  - ii. unless the sports equipment is under the personal supervision of you or anyone authorised by you
  - iii. from any aircraft or boat unless the sports equipment is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of the airport or seaport operator or their agents
  - iv. from any motor vehicle unless: - the sports equipment is completely contained within the motor vehicle or secured by a closed shackle padlock to a purpose
    - built rack fully fitted to the motor vehicle; and the motor vehicle is fully locked with all security protections in force; and
    - between the hours of 9.00pm and 7.00am the sports equipment is not left in or on the motor vehicle, unless such motor vehicle is in a secure car park

In the event of a claim insurers will only pay if the theft from a motor vehicle is a direct result of violent and forcible entry to the vehicle, or violent and forcible entry or exit from a secure car park, by the thieves.



## Claims

In the event of an accident or any circumstance likely to give rise to a claim you must notify Marsh Sport immediately. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable. Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

Please call us if you are aware of an incident on **0345 872 5060** (9am - 5pm, Monday to Friday), or alternatively email us [marshsport@marsh.com](mailto:marshsport@marsh.com).

## Information

This document is issued as a matter of information only and confers no right upon you other than those provided by the policies. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policies described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

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