

## Summary of Cover 2023 - 2024

<b>Insured:</b>	<b>AWE Judo Club - 223</b>
<b>Period of Cover:</b>	01 April 2023 to 31 March 2024
<b>Retroactive Date:</b>	01 January 1985 or date of commencement of current period of continuous membership (whichever is later)
<b>Activities:</b>	All activities recognised / authorised by the British Judo Association Limited (BJA) including but not limited to club administration, training, grading, competitions, Judo Fit, Gymnastics for Judo, Judo for self defence, club social events as authorised by the BJA

### **COMBINED LIABILITY INSURANCE**

Cover is provided by Hiscox Insurance Company Ltd (Hiscox) & Allianz Insurance plc

<b>Policy Numbers:</b>	HU PI6 1954957- Hiscox 32/SZ/29148336 - Allianz
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### **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 Hiscox Insurance Company Ltd and Allianz Ltd within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, 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 on the policy in place when the claim is made, not the policy in place when the incident occurred. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

All incidents that may give rise to a claim in the future should be notified to Hiscox & Allianz Ltd through Howden UK Group Ltd, at the time of incident.

### **Limit of Indemnity**

Public Liability	£ 20,000,000	any one occurrence
Products Liability	£ 20,000,000	any one period of cover
Professional Indemnity	£ 10,000,000	any one claim
Abuse	£ 2,500,000	Any one period
Directors & Officers Liability	£ 5,000,000	Any one period
Employers Liability	£ 10,000,000	any one period

### **Principle Exclusions - Liability arising out of:**

Criminal Acts	Incidents / claims known to you but not reported to Insurers.
The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft	Pollution, unless caused by a sudden identifiable, unintended and unexpected incident
Product Guarantee or recall, repair or replacement	Medical malpractice
In connection with damage to any data	Damage to own property
Incidents prior to the retroactive date	Loss of, or damage to, property in your custody or control
Claims arising out of, or in connection with, damage to any data	Fines, penalties or punitive damages
Deliberate, dishonest or unforeseeable acts	Any discrimination, harassment or unfair treatment
Claims brought in the USA/Canada	Person accused of abuse/alleged to be the abuser

**Employers Liability is provided to affiliated clubs that have registered via [www.ps-judo.com/clubs](http://www.ps-judo.com/clubs)**

Hiscox Underwriting Limited and Allianz Insurance plc are authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**The above is intended to be a summary only, a full copy of the policy wordings are available on request from Howden UK Group Ltd**

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 Howden UK Group Ltd on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

#### **CLUB ASSETS**

**Insurer** Hiscox Insurance Company Ltd

**Policy Number** HU PI6 1954957

This is an All Risks cover for up to £5,500 where a Club is either the owner of, or legally responsible for, judo mats, scoring equipment and trophies.

Cover is anywhere in the UK/Ireland

**Excess** £250 each & every loss

#### **Principal Exclusions**

Theft from unattended vehicles  
Theft unless by forcible and/or violent means  
Breakage whilst in use  
Theft of trophies by holder and failure to return  
Wear & tear  
Damage caused by Rot, Fungus, Mould, Vermin or infestation  
Unexplained loss or disappearance

The above is intended to be a summary only of cover, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden UK Group Ltd on 0121 698 8000, who are the British Judos' Insurance Brokers.

Signed on behalf of the Association by



Andrew Scoular  
Company Secretary

**The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden UK Group Ltd.**

**This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.**

## 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.
- 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 Howden UK Group Ltd 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 3 years. 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 log onto the HSE website [www.hse.gov.uk/riddor](http://www.hse.gov.uk/riddor).