

**LAWN TENNIS ASSOCIATION
ALL REGISTERED PLACES TO PLAY
CONFIRMATION OF LIABILITY COVER 2013-14**

NAME OF PLACE TO PLAY...Wheatley Tennis Club.....REGISTRATION NUMBER...NOT036.....

It is hereby certified that, by virtue of registration with The Lawn Tennis Association, the above named place to play is covered for the following Indemnity as hereinafter defined, whilst participating in the activities of an LTA registered place to play. Cover is for UK residents only.

Period of Insurance: 1st October 2013 to 30th September 2014

PUBLIC LIABILITY, PROFESSIONAL INDEMNITY, EMPLOYERS LIABILITY AND DIRECTORS & OFFICERS LIABILITY INSURANCE

Limits of Indemnity:

Public Liability	£50,000,000	(any one event)
	£25,000,000	(any one event and any one period of cover for Products/Pollution)
Abuse	£10,000,000	(any one event and any one period of cover)
Professional Indemnity	£10,000,000	(any one event)
Employers Liability	£10,000,000	(any one event)
Directors & Officers	£ 1,000,000	(any one event and any one policy period)

Cover

Cover is provided for liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities of an LTA place to play and notified to the insurers 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 when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to the insurers through Perkins Slade Ltd, at the time of incident.

The Public Liability limit of indemnity consists of the following layers of cover:

Hiscox Insurance plc (Policy Number HU PI6 1838055)	-	£10,000,000
W. R. Berkley Insurance (Europe) Limited (Policy Number GGO130G80733)	-	£10,000,000
ACE European Group Limited (Policy Number UKCASO03258110)	-	£30,000,000

The Professional Indemnity limit of indemnity is provided Hiscox Insurance (Policy Number HU PI6 1838055)

The Employers' Liability limit of indemnity is provided Hiscox Insurance (Policy Number HU PI6 1838055)

The Directors' & Officers limit of indemnity is provided by Zurich Insurance (Policy Number FN787341)

Principal Exclusions:

Liability arising out of:

- [i] criminal Acts
- [ii] the ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] product Guarantee or recall, repair or replacement.
- [iv] in connection with damage to any data.
- [v] damage to own property.
- [vi] abuse in respect of any individual who actually commits, condones or ignores any abuse or molestation
- [vii] any discrimination, harassment or unfair treatment
- [viii] any statement known to be defamatory at the time of publication
- [ix] any liability under contract which is greater than the liability you would have had at law without the contract

Multi Sports Exclusion

Cover for the following are specifically excluded :

Cricket, Hockey, Football, Clay Pigeon Shooting, Rugby, Hockey, Martial Arts (Karate, Judo, Kick Boxing, Jujitsu, etc) Rowing, Sailing, Canoeing, Windsurfing, Scuba Diving, Horse Riding and all equestrian sports, Airborne Sports, Rock Climbing/Abseiling, Bungee Jumping, Motor Sports, Potholing

Football and touch/tag rugby are covered if they are organized as part of a tennis coaching session or as a fitness training method for players under the guidance of a licensed coach.

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

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. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd on 0121 698 8040 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.

The above is not intended to be a substitute for the policy wording, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the appointed insurance brokers for the Lawn Tennis Association.

INCIDENT NOTIFICATION GUIDELINES

**This information sheet tells you when you should report an incident/accident to insurance brokers Perkins Slade Ltd.
[Do not send accident report books]**

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 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 would 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 Perkins Slade 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 re-imbursed.

**Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ
Tel: 0121 698 8050**