

LAWN TENNIS ASSOCIATION LICENCED COACHES CONFIRMATION OF COVER 2014 - 2015

By virtue of your current status as an LTA Coach, you are eligible for the following covers. The cover has been arranged by Perkins Slade Limited who is the appointed insurance broker for the Lawn Tennis Association.

LIABILITY INSURANCE

Period of Cover: 1st October 2014 to 30th September 2015 (PLEASE NOTE: If your licence expires during this period you must renew in order for cover to apply)

Cover

Cover has been arranged to protect your liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with your activities as a licensed coach and notified to the insurers within the period noted above. Cover includes public liability (specifically including coaching and advice given), 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 policy 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 insurers through Perkins Slade Ltd., at the time of incident.

Limits of Indemnity:

Public Liability	£50,000,000	any one event (in the aggregate in respect of Products Liability)
Professional Indemnity	£10,000,000	any one event

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

Businesses:

This policy is designed to provide indemnity to individual coaches or sole trader businesses (e.g. a coach with a trading as style). If you have formed your business into an incorporated entity (i.e. a limited company) this cover is not sufficient for your needs and you should arrange specific cover for your business to ensure that you are adequately protected.

PRINCIPAL EXCLUSIONS

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

CLAIMS NOTIFICATION

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 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability, 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.

EMPLOYERS' LIABILITY

The insurance is provided by Hiscox Underwriting Ltd

Period of Cover: 12 months from the date of commencement or renewal of your coaching licence

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured. Policy Number HU PI6 1838055.

PHYSIOCARE

Cover is provided by IPRS Limited

Period of Cover: 12 months from the date of commencement or renewal of your coaching licence

Cover

IPRS will provide you with an initial consultation followed by up to 4 treatment sessions in respect of up to 4 separate, non-related musculoskeletal injuries sustained as a result of an Accident and is subject to a waiting period of **three working days** which entirely prevents you from attending your normal occupation as a tennis coach.

IPRS shall provide necessary Physiotherapy or Rehabilitation services for musculoskeletal injuries to facilitate your return to a pre-injured state and return to work.

What is not covered:

- i) Physiotherapy or rehabilitation expenses incurred before the commencement of your coaches license
- ii) Treatment of a pre existing condition
- iii) An accident that did not specifically occur within the period of the agreement.

Claims Process

You must notify IPRS as soon as you become aware of a claim. A claim form will be required and will be reviewed to initiate the treatment process. An IPRS Personal Care Advisor will contact you by phone to carry out a triage call to assess the extent of your injuries and whether intervention is appropriate. If appropriate, IPRS will arrange a physical assessment and treatment sessions.

IPRS contact details are: IPRS Ltd, Suffolk House, Bramford Road, Little Blakenham, Suffolk, IP8 4JU

Tel: 0870 756 5020, Fax: 0870 756 4020, Email: admin@iprs.uk.com

Failure to notify IPRS within 60 days of the date of the accident may result in the claim being rejected.

PERSONAL ACCIDENT

The insurance is provided by Aviva Insurance

Period of Cover: 12 months from the date of commencement or renewal of your coaching licence

Cover

Personal Accident insurance provides an immediate lump sum payment in the event of a fatal accident or accident leading to a permanent total disablement which occurs during the policy period. In addition, you are entitled to a weekly benefit in the event of an accident which occurs during the policy period which prevents you from coaching.

Benefits

Death	£20,000
Permanent Total Disablement	£20,000
Loss of Limb and/or Loss of Sight in one or both Eyes	
and/or Loss of Speech and/or Loss of hearing in both Ears	£20,000
Loss of Hearing in one Ear	£ 5,000
Temporary Total Disablement (preventing you from coaching)	
75% of weekly wage up to a maximum of £500 per week	
Benefit Period	52 weeks
Deferment Period	21 days

Permanent Partial Disablement

Hospitalisation Benefit	£50 per day (up to 365 days)
Coma Benefit	£50 per day (up to 365 days)
Funeral Expenses	£10,000
Medical Expenses	Up to £15,000
Rehabilitation Expenses	Up to £15,000

What is not covered:

- i) illness, disease, HIV
- ii) the taking of a drug which is not lawfully available
- iii) flying other than as a passenger in an aircraft operating under its own power
- iv) war and allied perils
- v) the first £50 of any claim arising out of damage to or loss of teeth
- vi) bodily injury which arises directly or indirectly from or in connection with a pre existing health condition which the coach is suffering from, recovering from, or on a treatment waiting list

Policy Number 100002350GPA

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 visit www.lta-insurance-centre.com or contact Perkins Slade Ltd on **0121 698 8142**, who are the appointed insurance brokers for the Lawn Tennis Association.

Perkins Slade Ltd (No.969374) is registered at Tricorn House, 51-53 Hagley Rd, Birmingham, B16 8TP
Hiscox Underwriting Limited (No.02372789). Registered in England and Wales at 1 Great St Helens, London, EC3A 6HX
W.R. Berkley Insurance (Europe) Ltd (No. 4681277) 40 Lime Street, London, EC3M 7AW
Aviva Insurance Limited (No 2116) Registered in Scotland, Pitheavlis, Perth, PH2 0NH

Hiscox Underwriting Limited, WR Berkley (Europe) Ltd, ACE European Group Limited and Perkins Slade Ltd are authorised and regulated by the Financial Services Authority

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 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 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 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk