



Summary of Liability Cover 2014/15 ALL AFFILIATED SWIMMING CLUBS

Name of Club:	Dunoon Amateur Swimming Club	Affiliation Code:	WDNX
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By virtue of affiliation to Scottish Swimming, the above named Club is entitled to the following insurances whilst participating in any activity recognised and/or authorised by Scottish Swimming (and approved by the insurers). Cover is provided to UK residents only.

Period of Cover: 1st April 2014 to the 31st March 2015

Retroactive Date: 01 January 1985 (or date of last continuous membership whichever is later)

Entitled to Indemnity The Affiliated Club, including its directors, officers, employees, coaches, teachers, members and voluntary helpers whilst representing the club.

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

Policy Number GB00040306LI14A
Primary Insurer XL Insurance Company Plc
Excess of Loss Insurer Zurich Insurance Company Plc

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 the Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, 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 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. All incidents which may give rise to a claim in the future should be notified to the insurers through Perkins Slade Ltd, at the time of the incident.

EMPLOYERS LIABILITY

Policy Number GB00040305LI14A
Insurer XL Services UK Ltd

This covers legal liability for damages & legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment with the club, region or county. This cover is written on a claims occurred basis. Which means the policy will respond to an incident that occur during the period of cover.

A separate Certificate needs to be displayed in the work place by law if you have employees. The SASA will issue an Employers Liability Certificate to you.

MANAGEMENT LIABILITY (DIRECTORS AND OFFICERS)(D&O)

Policy Number GB00040307LI14A
Insurer XL Services UK Ltd

This covers the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance. 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.