SWIM ENGLAND & ALL AFFILIATED CLUBS
Summary of Insurance Cover 2026-2027
ALL AFFILIATED SWIMMING CLUBS

Name of Club: British Water Polo League **Affiliation Number: NWLD**

Policyholder : Amateur Swimming Association (Swim England) Ltd

By virtue of affiliation to Swim England, the above named Club is entitled to access the following insurances whilst participating in any activity recognised and/or authorised by Swim England (and approved by the insurers).
Please Note : All club members must be members of Swim England for the insurance to be active.

Cover is provided to UK residents only.

Period of Cover: 01 April 2026 to the 31 March 2027

This document is intended to be a summary of cover.
Copies of the master full policy wordings including terms, conditions and exclusions are available on request.

COMBINED LIABILITY

Policy Numbers: Primary - HU PI6 1957895, Excess of Loss D&O-P2023.1628.D1.A & Excess of Loss - EC798249
Primary Insurer: Hiscox Insurance Company Ltd
Excess of Loss Insurer Rising Edge Ltd **–** Directors and Officers only
Excess of Loss Insurer: Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability & Corporate Legal Liability)

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

Prior & Pending Litigation Hiscox Management Liability 01/04/2014
Rising Edge Ltd – Directors & Officers - 1st April 2023 / exclude all past notified claims/circumstances

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

Important The Liability Insurances below (with the exception of Employers Liability) 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.

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY
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.

EMPLOYERS LIABILITY
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 occurs during the period of cover.

Swim England will issue an Employers Liability Certificate to you which you should evidence if requested

MANAGEMENT LIABILITIES - DIRECTORS & OFFICERS (D&O) & CORPORATE LEGAL LIABILITY
These sections provide cover for the personal liability of Directors & Officers in their capacity as Insured Persons of the Policyholder and for the Club entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in respect of all claims made against the Policyholder and notified to the Insurer during any Period of Insurance.

Howden is a trading name of Howden Insurance Brokers Limited, part of the Hyperion Insurance Group. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes

LIMITS OF INDEMNITY

Public Liability	£20 million	any one claim
Products Liability	£20 million	any one period (costs inclusive)
Abuse Extension	£20 million	any one period (costs inclusive)
Professional Indemnity	£20 million	any one claim
Management Liability Directors & Officers (D&O)	£20 million	any one period (costs inclusive)
Management Liability Corporate Legal Liability	£15 million	any one period (costs inclusive)
Employers Liability	£10 million	any one claim (Terrorism £5 million any one period)

Inner Limits apply e.g. Pollution £100,000 under Public Liability & Corporate Legal Liability. Claims arising from Communicable Disease- limited to the Primary Policy limit £10,000,000.
Rising Edge Ltd Excess of Loss Policy does not follow any inner limits in the Hiscox Primary Directors and Officers Section.
The Zurich Excess of Loss policy does not follow any inner limits in the Hiscox Primary policy wording.
Please refer to the policy wordings for full details.

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

Principal Exclusions
Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Terrorism & War
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Cyber Incidents or Attack
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Data Protection

Excess: £2,500 each & every claim in respect of Corporate Legal Liability

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PERSONAL ACCIDENT

Policy Number: PA00021224
Insurer: Intact
Insured Persons: All bona fide members of the club resident in Britain
Bona fide - all club members must be members of Swim England
The insurance cover only applies to Swim England members

Cover
Injury arising out of swimming and aquatic sports including dry-side training recognised and or authorised by Swim England in which the Insured Person is participating

	BENEFIT DESCRIPTION	BENEFIT AMOUNT	Scale of Benefits
1	Death	£5,000	Permanent Partial Disablement The percentage shown below shall be applied to the Limit per Person under Benefit 3 Loss by permanent physical severance or permanent and total loss of use of • one big toe 15% • any other toe 6% • one thumb 30% • one forefinger 20% • any other finger 10%
2	Loss of two or more limbs or eyes or one of each	£30,000	
3	Loss of one limb or one eye	£30,000	
	Permanent & total loss of speech	£30,000	
	Permanent & total loss of hearing i) In both ears ii) In one ear	£30,000 £7,500	

4	Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£30,000	Permanent total loss of use of • shoulder or elbow 25% • wrist hip knee or ankle 22% • a foot below the level of the ankle (talo-tibial joint) 50% • the back or 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% Removal by surgical operation of • lower jaw 30% For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser

In respect of members aged 70 to 85 years of age benefits 1, 2 and 3 only apply.

Cover applies until the expiry of the Period of Insurance in which the Insured Person attains the age of 85 years.

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Special Extensions

Accidental Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week to a maximum of £5,000
Broken Bones	Up to £500 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged 70 years of age and over
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £1,000 any one Insured Person for any one Accident reduced by 50% for those aged 70 years of age and over. Subject to £50 excess each & every loss
Dependents benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	 £30,000 £15,000
Broken Bones Benefit	If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Broken Bones the Company will pay for up to £500 per Insured Person Special Definitions applying to the Broken Bones Benefit Extension Broken Bones A breach in the structure of the bones other than hairline fractures as a result of bodily injury following an Accident A which necessitates treatment by plaster cast of one or more of the bones listed below: a) Arm (humerus radius ulna carpals) £100 b) Leg (femur tibia fibula metatarsals tarsals patella) £200 B of the clavicle £200 C of the skull £200 Special Conditions applying to the Broken Bones Benefit Extension The maximum amount payable under this benefit is £500 any one Insured Person for any one Accident
Optical Expenses	If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the incurring of optical expenses the Company will pay up to a maximum of £1,000 any one Insured Person subject to this not being included in any claim under the Medical Expenses Repatriation and Emergency Travel Expenses Insurance Section

Maximum Incident Limit is £25 million subject to the following inner limits:			
Multi-engined Aircraft	£1 million	Any other aircraft	£250,000
War	£5 million	Terrorism other than by Nuclear Chemical or Biological Cause	£5 million

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Principal Exclusions

Bodily Injury arising out of:

- Flying (other than as a passenger),
- Committing or attempting to commit suicide
- Driving a motor vehicle while over the legal limit
- War or terrorism

Bodily Injury as a result of or contributed to by:

- Drugs unless taken on proper medical advice and is not for the treatment of drug addiction
- Undertaking the Insured Sport against medical advice
- Illness or disease
- Post-traumatic stress disorder or any psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome or any other injury which develops over a period of time

Claim Notification

The Company will have no liability in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition

As a condition precedent to the Insured's right to be indemnified under this Policy the Insured must provide notification to the Company no later than 90 days of the occurring of any Accident Incident event or circumstance which may give rise to a loss which is covered under this Policy except as provided herein

Optional Temporary Total Disablement

A weekly temporary total disablement from the persons regular gainful employment, benefit of £75 per week (max 104 weeks) is available to club members between the ages of 15 and 65. If the club wish to include a weekly benefit for all your qualifying club members (those aged 15-65) please contact Howden for a quotation via e-mail SwimEngland@howdengroup.com providing club name & address, number of members and your contact information

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LEGAL EXPENSES INSURANCE

Policy Number TS5/7009926
Insurer ARAG Legal Expenses Insurance Company Ltd
Insured The appointed officials on behalf of the affiliated Clubs of the Association

Operative Covers

It is essential that you contact the help line before you act

Employment Disputes and Awards	Counselling Service
Personal Injury	Tax Advice Service
Property Protection	Businesslaw
Legal Defence	Business Legal Services
Tax Protection	Business Legal Healthcheck
Legal Advice Service	

Cover includes fees and expenses of solicitors, barristers and expert witnesses, together with court costs and opponents' costs if they are awarded against a Club in a civil case

Limit of Indemnity £250,000 (Employment Disputes Compensation Awards aggregate limit £1,000,000 any one period)

Extension The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club.

Reasonable Prospects
(a) For civil cases (other than insured incidents **Employment disputes and compensation awards 1-5** and **Legal defence**) the prospects that the **insured person** will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment) or make a successful defence, must be at least 51%.
A **preferred law firm** or **tax consultancy** on **our** behalf, will assess whether there are **reasonable prospects**.
(b) For criminal cases there is no requirement for there to be prospects of a successful outcome.
(c) For all civil and criminal appeals the prospects of a successful outcome must be at least 51%.

Main exceptions
1. Fine or other penalties, debt recovery, contract disputes.
2. Incidents not referred to ARAG before action. It is important to involve ARAG as soon as you are aware of a legal matter or dispute may occur.

Principal Exclusions

• Court Awards and fines (other than compensation awarded under Employment disputes and compensation awards and Legal Defence sections of cover).	• Late claims – claims reported more than 180 after the date an insured person should have known about the insured incident.
• Intellectual property rights	• Nuclear, war and terrorism risks
• Deliberately intending to cause a claim under this policy	• Bankruptcy
• Franchise or agency agreements	• Defamation
• Disputes with ARAG and/or Dispute with Master Policyholder.	• Judicial review, coroner's inquest or fatal accident inquiry
• Shareholder or partnership disputes	• Litigant in person
• Legal Defence - an act of, or an alleged act of abuse or sexual misconduct, including offences relating to obscene material	• Investigations and Disciplinary Hearings
• Contract Disputes	• Defamation, indecency, alcohol, antitrust and financial crime
• Claims involving legal drugs, and involving assault, violence or sexual misconduct	

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If you require cover for CONTRACT DISPUTES e.g. if you have coaches or teachers appointed under a contract for services, a separate legal expenses policy will be required please contacts Howden for a Quotation

ARAG Businesslaw: Visit www.aragbusinesslaw.co.uk

Visit www.aragbusinesslaw.co.uk for online legal information and document drafting:
• enter DASBRES100 into the 'voucher code' text box and press Validate Voucher;

• fill out your name and email address, create a password, and specify what type of business you have;

• validate your email address by pressing the link in the confirmation email that you receive. Employment Manual: Visit www.arag.co.uk/customer/business-legalexpenses-insurance/employment-manual

Visit www.arag.co.uk/customer/business-legalexpenses-insurance/employment-manual or search for 'Employment Manual' on www.arag.co.uk to access the ARAG Employment Manual for comprehensive up-to-date guidance on employment law.

Access to online legal documents and guides

You have access to ARAG Businesslaw as part of your policy. ARAG Businesslaw is an online resource that provides vital business and legal support.

It contains a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as
helping you to manage your exposure to legal risk. Visit www.aragbusinesslaw.co.uk and use the following voucher code to sign up: DASBRES100

Legal Advice Helpline:	0344 893 0859	Please quote policy number TS5/7009926
Tax Advice Helpline:		
Redundancy Approval Service:		
Claims Reporting:		
Counselling Helpline:	0344 893 9012	

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 at the time you are made aware of it.

Liability - Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability; do not make an offer or promise to pay.

Legal Expenses - Claims under the Legal Expenses Policy and for access to the Legal Helpline please contact ARAG as detailed above.

For all other claims please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

This document is intended to be a summary of cover. Copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8150, who are the Insurance Brokers for Swim England.

Additional information is also available via the Swim England Insurance Centre https://www.howdengroup.com/uk-en/swim-england

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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 or circumstances which trigger your Safeguarding Procedures.
- any circumstance involving damage to third party property.
- All incidents connected with the activity of diving

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 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 6 years and significantly longer (minimum 25 years) where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. 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 and to obtain a copy of the “RIDDOR explained” leaflet log onto the HSE website www.hse.gov.uk/riddor

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