
What is a policy summary?

This document provides key information about the sports and recreation hockey clubs/associations insurance policy, underwritten by Hiscox. The full terms and conditions of your insurance policy can be found in your policy schedule and policy wording. If you have any additional questions, then please contact Howden Insurance Brokers Limited.

Policy name: sports and recreation – hockey clubs/associations.

Type of insurance: sports and recreation insurance.

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited.

Arranged by: Howden Insurance Brokers Limited (telephone number 0121 698 8000).

Significant features

We offer some of the broadest levels of cover available, giving our customers true peace of mind. The policy is specifically designed for sports and recreation – hockey clubs/associations allowing you to combine any of the following tailored covers to fulfil your needs. The product provides cover for your legal liability in the following circumstances:

Public and products liability cover which includes the following cover as standard:

- claims made against you, your members, your coaches, or any other member for bodily injury or damage to third-party property (including a claim made by one of your members against another member);
- claims against your directors, officers or trustees while acting in a personal capacity outside of the United Kingdom;
- claims made against you for legal liability arising from your breach of the 1998 Data Protection Act.

Policy wording reference: 11420 WD-HSP-UK-PSS-GL(9)

Professional indemnity which includes the following cover as standard:

- claims made against your directors, officers and trustees or members or coaches acting on your behalf for negligence, breach of duty or care, breach of confidence or misuse of any information;
- claims made against you for defamation or an infringement of intellectual property rights.

Policy wording reference: 11421 WD-HSP-UK-PSS-SP(4)

Management liability – trustee, directors and officers' liability cover which includes the following cover as standard:

- claims made against your directors, officers and trustees for wrongful acts, errors or omissions including breach of duty, breach of trust, negligence and defamation;
- claims made against your directors, officers and trustees for wrongful dismissal of employees.

Policy wording reference: 11417 WD-HSP-UK-PSS-DOT(9)

Abuse cover which includes the following as standard:

- claims made against your directors, officers and trustees for legal liability following your failure to safeguard against mental or physical abuse.

Public and products liability, professional indemnity, management liability and abuse covers are written on a claims-made basis. This means that the policy is designed to cover claims arising from incidents as a result of your activities which are first notified to you during the period of the insurance shown in your schedule.

This cover is applied by endorsement on your policy schedule – endorsement reference: **6166.1** Addition of cover: abuse or molestation and **6168.1**: Public and products liability: specific abuse or molestation retroactive date.

Employers' liability cover which includes the following as standard:

- claims against you for your legal liability for bodily injury to your employees.

Employers' liability cover is written on a claims-occurred basis. This means that the policy is designed to cover claims arising from incidents as a result of your activities that occur during the period shown in your schedule.

Policy wording reference: 11412 WD-HSP-UK-PSS-EL(7)

Crisis containment (public relations) cover which includes the following as standard:

- costs of up to £25,000, to limit or mitigate the impact to the business or any insured persons of adverse or negative publicity following an incident that may give rise to a claim under this policy.

Policy wording reference: 9809 WD-PIP-UK-CRI(2)

Significant exclusions and limitations

- You have an obligation to take reasonable steps to prevent accident or injury.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any accident or injury caused following an intention to cause accident or injury will be excluded. This includes the perpetrator of any mental or physical abuse.
- Any claims or circumstances which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

Crisis containment cover excludes payment for claims arising from:

- any employment practices breach;
- any industry or profession-wide matter.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So, the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy. You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy, claims may not be paid or alternative terms could be applied to the policy;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your activities as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, minus a reasonable administration charge, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service?

If you suffer an incident which may lead to a claim, regardless of whether you think you may be legally liable, you should contact your insurance broker Howden Insurance Brokers Limited immediately, other than for crisis containment claims (see below).

If this is not possible our claims team can be contacted during business hours on 01206 773 899.

You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

Hiscox prides itself on its fast, efficient, fair and sensible claims service. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

For crisis containment claims, please contact the provider as described in your policy schedule.

Any questions? Any complaints?

If you have any concerns about the sale of your policy, the service offered by your broker or any general questions about your policy, please speak to Howden Insurance Brokers Limited in the first instance using contact telephone number 0121 698 8000.

If you have any concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Address: Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

Telephone: +44 (0)1904 681198

Email: customer.relations@hiscox.com

If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

If you remain dissatisfied with the way your complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. This does not affect your legal rights.

Address: Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 or +44 20 7964 0500 from outside the United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk