



## **England Hockey Summary of Insurance**

**Affiliated Clubs and County/Regional Associations for the period  
1st September 2018 to 31st August 2019**

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### Sports Team

Howden is a sport and recreation specialist insurance broker. A dedicated team of professionals provides assistance to:

- Over 300 National Governing Bodies of sport and recreation throughout the United Kingdom.
- 60,000 voluntary sports clubs
- 100,000 coaches, teachers and instructors
- More than 3,500,000 active participants

We provide comprehensive protection and economic premiums across a wide range of insurance products and services.

Howden is approved insurance broker to the Sport and Recreation Alliance and Scottish Sports Association. Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

### Important Note

Before purchasing cover please do read the Important Information and Insurer Key Fact documents available online using the links provided by us.

If you're unable to access our website and need printed copies, please contact us on: 0121 698 8000.

We recommend that you print and permanently retain a copy of these documents for future reference. We will not be able to proceed with your insurance cover until you have signed a declaration on the proposal or online form confirming that you have read these documents.

If you have any questions regarding the content of these documents we will be happy to discuss them with you. We believe that the Insurance Scheme for England Hockey Affiliated Clubs/Associations meets the demands and needs of a hockey club and other hockey associated organisations.

**Howden has worked with England Hockey to understand the insurance requirements of their members and can offer one policy with a menu of options providing flexible protection at competitive premiums.**

Covers available are summarised as follows:

**Liability Insurance Portfolio** provides protection from the consequences of claims against the organisation for injury, financial loss or damage to third party property, where negligence occurs. We ask you to consider the Limit of Indemnity required carefully. Liability policies have been extended to include Internet and Email protection (higher limits available on request) and Crisis Containment support.

**Employers Liability** protects the employer in the event of an injury to an employee or volunteer in circumstances where the employer is legally responsible.

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you and your members could be held personally financially liable to compensate for losses for which you do not hold valid insurance.

**Personal Accident** pays a benefit should players suffer a serious injury. Additional benefits are also available for those requiring physiotherapy treatment or who are unable to work as a consequence of a "temporary" injury. Benefits can also be obtained for non-members taking part in your organised activities.

**Property/Assets** covers items belonging to the organisation, such as equipment including laptops, sport equipment, cups and trophies anywhere in the UK. If you need Insurance for buildings or Contents or higher limits please contact us so that we can discuss your requirements.

**Legal Advice & Expenses** provides the committee / officers with access to 24 hour legal advice and also pays legal costs in relation to the "commercial" aspects of the Policyholders activity.

**If you need additional insurances please contact us to discuss your insurance needs.**

## Liability Portfolio

<b>Public Liability</b> <b>£5 million</b> for any one event	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
<b>Products Liability</b> <b>£5 million</b> for any one period of cover	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
<b>Employers Liability</b> <b>£10 million</b> any one occurrence	Cover is automatically provided when you select General Liability insurance (limited to £5 million in respect of Terrorism claims)
<b>Professional Indemnity</b> <b>£5 million</b> for any one event	Professional Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
<b>Libel and Slander</b> <b>£5 million</b> for any one event	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online
<b>Abuse</b> <b>£2.5 million</b> for any one period	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover)
<b>Criminal Legal Defence Costs</b> <b>£250,000</b> any one period	In respect of Health & Safety or consumer protection
<b>Management Liability</b> <b>£5 million</b> for any one period	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation
<b>Internet and Email</b> <b>£25,000</b> Optional £100,000 or £250,000	Protection in respect of additional costs incurred following damage by hackers to your website computer system or allegations of defamation or breach of intellectual property rights
<b>Crisis Containment</b> <b>£25,000</b>	Costs incurred to utilise the services of a public relations specialist in relation to covered claims under any section of your Hiscox policy

The shaded areas of the table indicate cover provided by this policy which are not generally provided by a standard Public Liability policy.

*Management Liability and Abuse claims are costs inclusive*

The Limit of Indemnity is the maximum amount of damages insurers will pay in relation to the settlement of a claim. Once the limit is exceeded they will relinquish control and be under no further liability, leaving the organisation and its members to fund any difference in cost.

Settlements for personal injury claims within sport have exceeded £5 million. In our experience these awards reflect the cost of long-term care for claimants who have become disabled as a result of serious injury, and include incidents that have occurred at recognised/authorised social events

We recommend that the committee/board seriously consider purchasing the higher limit of £10 million.

The limit of indemnity can be extended from £5 million to £10 million (inner limit of £7.5 million in respect of Abuse) by opting to purchase an Excess of Loss cover of £5 million. If you require amounts in excess of £10 million please contact us.

### Important

**The Liability Insurances (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.**

### Retroactive date

The General Liability cover will exclude incidents happening before the retroactive date, which will be shown on your policy schedule.



## Clubs

Cover is provided for all club members, coaches, umpires and volunteers whilst undertaking activities sanctioned by the club. Cover is available as part of the [England Hockey Coaches membership](#) for individuals who coach or umpire outside of the club environment.

Indemnity is extended to include:

- Club activities, including training for and the playing of hockey, hockey festivals, tournaments as well as social, fund- raising and administrative activities, subject to appropriate risk assessments
- A club member who causes injury, damage or financial loss to a fellow member
- A club which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility

## County/Regional Associations

Cover is provided for all county and regional association committees, officers, officials, coaches and players, including volunteers. Cover does not extend to sub-section committees or the players representing such sections directly, unless falling under the control of the Executive Committee.

Indemnity is extended to include:

- County or regional association activities, including single system, training for and the playing of hockey, as well as social, fund- raising and administrative activities, subject to appropriate risk assessments
- A player involved in or representing a county representative side, junior academy centre, junior development centre or junior regional performance centre who causes injury, damage or financial loss to a fellow player
- An association which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility

If you are involved with activity beyond these descriptions we recommend that you discuss this with Howden to ensure adequate insurance protection is in place.

## Principal Exclusions - Liability Portfolio

Liability arising out of:

- Deliberate, dishonest or criminal acts of the Insured
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- Medical malpractice
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date (shown on your schedule)
- Incidents/claims known to you but not reported to Insurers
- Product guarantee or recall, repair or replacement.
- Terrorism (this exclusion does not apply to the Employers Liability Section)

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

### Advice from England Hockey

England Hockey strongly recommends that all coaches are insured as an individual or through a club.

Insurance should reflect the activities you undertake as a coach within the guidance of your level of qualification or accreditation.

It is also recommended that no coach except those accredited at UKCC Level 2, EH Sessional coach or EH Coach or above, should coach independently i.e. unsupervised.

A Level 1 coach or coach who has attended a GB Coaching Club workshop or Introduction to Hockey Coaching should continue to provide instruction under the supervision of a Level 2, EH Sessional Coach, EH Coach or above and can organise and supervise game play.

[More information can be found on the England Hockey website.](#)

Safeguarding of Children and Vulnerable Adults is of key importance. Regrettably, incidents of abuse, emotional, physical, sexual or neglect and bullying are occurring within the world of sport and Insurers generally have been reviewing their position on the extent of cover available to organisations in respect of child abuse.

In order to continue providing clubs and associations with abuse cover you must commit to following good practice by signing up to England Hockey's '[Safeguarding and Protecting Young people in Hockey Policy and Procedures](#)'. Any clubs or associations affiliating to England Hockey are agreeing to follow these policies and procedures.

## Personal Accident

This provides a "no-fault" compensation for members aged from 3 to 80 years of age, who are injured whilst participating in authorised/organised activity anywhere in the World (includes direct travel to and from the activity within the UK only).

### Clubs

The premium for 2018 is rated on a per member basis and the cover should be purchased for all members of the club with the exception of the Temporary Total Disablement Benefits which are not available for junior members (those under 16) or those over 65 years.

### County/Regional Associations

Premium is rated on a per unit basis: 1 unit 0-10 games, 2 units 11-20 games, 3 units 21-30 games etc.

	Basic	Standard	Superior
Death	£10,000	£10,000	£10,000
Death (under 16)	£2,000	£2,000	£2,000
Permanent Total Disablement (PTD)	£15,000	£50,000	£75,000
Loss of two or more limbs or both eyes or one of each	£15,000	£50,000	£75,000
Loss of one limb or eye	£15,000	£50,000	£75,000
Broken bones (subject to a maximum of £500)	Arm £100 Leg £200	Arm £100 Leg £200	Arm £100 Leg £200
Optical treatment (£25 excess)	£500	£750	£750
	any one accident		
Dental Treatment (£25 excess)	£500 (£100 any one tooth)	£1,000	£2,500
	any one accident		

Benefits are subject to the Policy Terms and Conditions.

PTD is from gainful employment of any and every kind (does not apply to persons over 65 years of age) and includes loss of use of limb(s) and or eye(s). Broken Bones shall mean a fracture of one or more of the following:

- Leg (femur, tibia, fibula, tarsals, metatarsals or the patella)
- Arm (humerus, radius, ulna or carpals).

### Optical/Dental

Cost of emergency dental treatment and repair/ replacement of spectacles damaged whilst participating in an England Hockey authorised activity.

Additional Personal Accident benefits

The following are only available when purchasing either the Basic, Standard or Superior Personal Accident cover.

### Physiotherapy

Cost of treatment for those who are injured whilst playing hockey. Limit £500 any one accident subject to £25 excess. Only covers treatment provided by a member of the Chartered Society of Physiotherapy (CPS) following referral by a Medical Practitioner.

### Temporary Total Disablement

Provides a weekly benefit for those who are temporarily injured during an insured activity and are unable to pursue their usual occupation. Such cover is not available for those under 16 or over 65 years of age. Benefit £50 per week (max. 52 weeks), deferment period 7 days

### Injury to Non Members

The same Basic, Standard or Superior Personal Accident benefits purchased for your members/players are available for non-members whilst participating in your authorised activities e.g. young people taking part in taster days.

### Principal Exclusions

- War and kindred risks
- Participant engaging in or practising for a sport as a profession
- Illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause
- The Insured Person undertaking the sport against medical advice
- Any person over 80 years of age

### Assets/Property

Protects against the accidental loss of or damage to your equipment including laptops and electronic equipment, sport equipment, cups and trophies. Cover automatically includes losses as a result of terrorism.

### Sums Insured

Options are available from £1,000 to £15,000 in increments of £1,000. Excess £50 each and every claim.

### Principal Exclusions

- Wines, spirits and stock
- Theft of trophies by holder and failure to return
- Theft from unlocked vehicles
- Theft from Vehicles overnight unless in a locked garage or secure compound
- Theft unless by forcible and violent means
- Breakage whilst in use

### If you need insurance for:

- Any excluded items mentioned above
- Equipment with a value in excess of £15,000
- Buildings/Containers or pitches

**Please contact Howden to discuss your additional property insurance needs.**

## Legal Advice and Expenses

With Insurers consent: Pursuit or defence of claims of legal proceedings in connection with your hockey related activities, made or brought by or against your organisation within the UK and notified to the insurers during the Period of Insurance, in respect of:

Your sections of cover	Limit of indemnity any one claim	Excess for Insurer choice of representative	Excess for your choice of representative
Employment disputes	£50,000	£0	N/A
Employment compensation awards	£50,000	£0	N/A
Property and landlord and tenant disputes	£50,000	£0	£1,000
Criminal defence	£50,000	£0	£1,000
(Interview under caution)	£2,500	£0	N/A
Tax protection	£50,000	£0	N/A
(Aspect enquiry)	£50,000	£1,000	N/A
(Current tax year enquiry)	£1,000	£0	N/A
Regulatory compliance	£50,000	£0	£1,000
Court Attendance costs	£1,000	£0	N/A
Employee extra protection	£50,000	£0	£1,000

### Territorial Limits

UK and Northern Ireland, Channel Islands and the Isle of Man.

### Principal Exclusions

What is not covered by this Policy?

- Any claims where you do not have reasonable prospects of success in your case
- Any costs incurred before we have consented to those costs being incurred
- Pre-existing circumstances
- Section specific:

### Employment Disputes

Employment Tribunal hearing/County or High Court proceedings only IF you have not followed either

- The advice from Abbey advice line  
OR
- The ACAS code of practice on disciplinary and grievance procedures where applicable Employment Compensation if you fail to reinstate the employee if ordered to do so

## Property and Landlord and Tenant Disputes

- Property dispute over a Contract
- Where another party's argument is that they own some or all of your property
- Where rights have arisen through your use or occupation over a length of time
- Disputes with landlord for failure to pay any money
- Disputes with tenants over dilapidations
- Eviction if you have not issued enforceable statutory or contractual notices
- Over a contract unless it is a tenancy, licence or leasehold agreement
- Where you will not suffer a financial loss or a reduction in property value
- Where you have not made a claim under a more suitable insurance policy
- Over planning or building decisions or compulsory purchase orders or works under the order of any government authority
- Over the negotiation, review or renewal of a tenancy or leasehold agreement or purchase of property
- Caused by seepage, pollution or contamination of any kind

### Criminal Defence

- Where required by police to immediately attend an interview under caution at police station
- Involving a motoring offence, fraud, dishonesty, criminal damage or tax proceedings
- For your employee, director or a partner of your business if charged under the corporate manslaughter or corporate homicide act 2007
- Caused by seepage, pollution or contamination of any kind

### Tax Protection

Enquiries where:

- There is not a reasonable prospect of reducing the liabilities alleged by HMRC
- You have missed a tax deadline or wholly provisional figures are used
- There is an allegation of fraud, tax avoidance or the defence of a criminal prosecution
- National minimum wage or living wage are alleged not to have been paid

### Regulatory Compliance

Under Data protection compensation where the party you are in dispute with has not suffered a specific financial loss.

### Court Attendance Costs

Witness attendance allowance

- Expert witnesses
- Salaries or wages
- Costs which could be claimed from a prosecuting authority
- Employee extra protection
- Wrongful arrest where allegations were made by a worker/ex-worker
- Personal Injury where the legal case is against the insured

## Additional Insurances

Please contact Howden if any of the following are required:

### Crime/Fidelity Guarantee

A policy can be purchased to insure loss of money or goods belonging to your organisation arising from the dishonest or fraudulent acts of your employees or other defined persons.

### Overseas Travel

Insurance provided by Travel Agents is rarely adequate to insure competition activity, or even high intensity training.

Individuals or teams requiring travel insurance, in the UK or abroad, which includes any competitive or training activity, can get a quote online.

For a sport travel quote, please visit:  
[www.sporttravelinsurance.co.uk/](http://www.sporttravelinsurance.co.uk/)

### Event Abandonment

This policy indemnifies the Insured against losses sustained by reason of the interruption, postponement, cancellation or abandonment of an event following incidents or arising from circumstances outside your control.

### Electrical Inspections Fixed Wiring & Portable Equipment Electricity at Work Regulations 1989.

Allianz Engineering can provide an electrical inspection service. Details of the service and pricing can be found at [www.ps-hockey.com](http://www.ps-hockey.com).

### Cyber Insurances

Cyber and data insurance is designed to support and protect you from evolving e-risks. It provides comprehensive cover for your computer systems and data, whether electronic or non-electronic.

The insurance varies by insurer however key benefits and sections of cover available include Breach Costs, Cyber business Interruption, Hacker Damage, Cyber Extortion, Privacy protection, Media Liability, Data Liability.

Phishing attacks e.g. requesting invoice payments are considered a crime/fraud under the heading of social engineering and coverage for such events is generally available under Crime policies rather than Cyber insurances.

## Terms and Conditions

This document provides a summary of the features, benefits and limitations of cover provided by Howden. Key Facts documents can be found at:

[www.ps-hockey.com](http://www.ps-hockey.com)

A copy of the policy wording is available on request.

Specific terms and conditions are available for inspection/clarification from:

Howden  
Sport, Recreation & Equine  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
T: 0121 698 8000  
F: 0121 625 9000  
E: [ehb@howdengroup.com](mailto:ehb@howdengroup.com)

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Sports & Recreation Liability Portfolio, Personal Accident and Assets Insurances are underwritten by Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Limited, 1 Great St. Helens, London EC3A 6HX. Registered in England number 00070234.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Excess of Loss Insurance is underwritten by Zurich Insurance Company. A public limited company incorporated in Ireland Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

The Legal Advice & Expenses Insurance is underwritten by Markel International Insurance Company Limited, The Markel Building, 49 Leadenhall Street, London, EC3A 2EA subscribing to Contract Number APG001/2014, and is administered by Abbey Protection Group Limited (No. 4959808), Abbey Legal Protection, 20 Fenchurch Street, EC3M 3AZ. Authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activities only. Abbey Legal Protection and Abbey Legal Services are trading divisions of Abbey Protection Group Limited which is authorised and regulated by the Solicitors Regulation Authority (SRA) in respect of legal services only.

Any queries or complaints relating to this insurance should be referred to Howden.