

SUMMARY OF LIABILITY INSURANCE

POLICY NUMBER:	HU PI6 1742190
INSURED:	All Affiliated Members of Netball Scotland
PERIOD OF INSURANCE:	1 October 2016 to 30 September 2017
ACTIVITIES:	All Activities Recognised / Authorised by Netball Scotland
UNDERWRITTEN BY:	Hiscox Insurance Company Ltd

Cover	Legal liability to pay damages and defence costs arising out Third Party loss, injury or damage, in connection with the activities detailed above. Cover includes Public Liability, Professional Indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments	
Limits of Indemnity	Public Liability Products Liability Professional Indemnity Employers' Liability (clubs only) Directors' & Officers' Liability (clubs only) Abuse & Molestation	£5,000,000 any one claim £5,000,000 any one claim & in the aggregate £5,000,000 any one claim £10,000,000 any one claim £1,000,000 any one period £5,000,000 any one claim & in the aggregate
Retroactive Date	1 October 2011 (Abuse & Molestation only)	
Important Note	Abuse & Molestation insurance is written on a "claims made" basis which means that cover will respond in respect of a claim made during the term of the insurance, regardless of when the incident occurred.	
Principal Exclusions	Criminal Acts Deliberate or Reckless Acts Computer Virus Medical Malpractice Damage to Own Property, or Property for which you are responsible Claims first brought in the USA	

Important information

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

This document is provided for information only and does not make the person or organisation to whom it is issued a party to the insurance policy, nor does it change the contract of insurance between the insured and the insurers.

CLAIMS NOTIFICATION PROCEDURE

Please note that all incidents that could give rise to a claim must be **immediately** reported to Bluefin Sport, with any writ or summons forwarded on immediately following receipt. You should not admit liability under any circumstances as the insurers will respond to all allegations on your behalf.

The insurer will initially have 40 days from the date you are notified of the incident, to respond to all allegations made. **Please note that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.**

Following recent changes to legislation in respect of the handling of Liability claims, there are now strict timescales in place which must be adhered to following formal notification of a Public Liability or Employers' Liability claim.

You should follow the steps outlined below following receipt of a formal notification of a claim by a legal representative acting on behalf of the claimant :-

1. If you receive a Claims Notification Form (CNF) relating to either a claim against you, or your club, you should **immediately** (and no later than one working day) send an electronic acknowledgment of receipt of the CNF to the claimant's legal representatives. We suggest a wording of: "We acknowledge receipt of the CNF dated xx/xx/xx which is being passed onto our insurer, Hiscox Insurance Company Ltd, under policy number HU PI6 1742190."
2. You should then **immediately** send the CNF and associated correspondence to Bluefin Sport to enable formal acknowledgement by the insurer to the claimant's legal representatives (NOTE: Bluefin Sport will not be able to acknowledge such notifications; this is the responsibility of the insurer)

All forms and correspondence can be sent to Bluefin Sport :-

Bluefin Sport, 6 St Stephens Avenue, Bristol, BS1 1YL or sport@bluefinsport.co.uk