



## Summary of Liability Cover 2026

This document is intended as a summary only and does not represent full terms and conditions. The full policy wordings including definitions, terms, conditions what is covered, what is not covered and your obligations is available from SLSAW or from Howden once membership has been verified.

**Insured:** Surf Life-Saving Association of Wales

**Period of Cover:** 30<sup>th</sup> April 2026 to 29<sup>th</sup> April 2027 (Both Days Inclusive)

**Retroactive Date:** 30<sup>th</sup> April 2021 for Professional Indemnity & 30<sup>th</sup> April 2008 for Abuse

**Prior and Pending Litigation Date:** 30 April 2025 Management Liability Sections

**Activities:** As recognised by Surf Life Saving Association of Wales

- Club organised training, coaching and education
- Life saving and lifesaving sport training
- Participating in Surf Life Saving Association of Wales Lifesaving sport events
- Participating in SLSGB pool championships and SLSGB ocean Championships
- Paddle craft, board and swim individual training
- Training for patrolling and search and rescue activities
- Use of marine and powercraft up to 8 meters in length for training, lifesaving, lifesaving sports, safety and events
- Patrolling
- Search and rescue deployment
- Provision of safety cover for third party events if recognised by SLSAW, and if not for profit. This includes water safety cover and first aid
- Recognised and accredited events will include certain club social events, subject to risk assessment appropriate risk management – these may need approval from SLSAW and the insurer before cover is confirmed.
- Participants considering joining a club whilst attending up to 3 taster sessions.

### Please Note:

- Cover Includes Affiliated Clubs, Coaches, Officials, Members, Volunteers & Trustees
- For activity to be recognised all participants must be members of SLSAW and activities must follow SLSAW safety and operational guidelines
- Cover will not apply for activity run as a commercial business for profit e.g. a club charging for provision of services.

## COMBINED LIABILITY INSURANCE

**Primary/ Policy Number: HU PIB 8726139**

**Primary Insurer: Hiscox Underwriting Ltd**

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 Insurers within the period noted above. Cover includes public liability, professional indemnity, 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 and Management Liability (Directors & Officers & Corporate Legal Liability).

The Abuse extension, professional indemnity and management liability 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. 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 to indemnity under this insurance will be forfeited

All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.

**Excess of Loss Public/Products Liability Policy Number: B1161S26EH658 Insurer JRP Underwriting**

Excess of Loss policy applies for Public /Products Liability Insurance claims occurring after 30 April 2026.



## Limits of Indemnity

Section of cover	Primary insurer	Excess of loss Insurer	Excess of Loss policy applies for claim occurring after 30 April 2026
<b>Public &amp; Products Liability</b>	£10,000,000	£5,000,000	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies
<b>Inner limits</b>	£1,000,000 £100,000	In the aggregate Criminal proceedings In the aggregate Pollution	
<b>Abuse extension</b>	£2,500,000	Any one Period	
<b>Professional Indemnity</b>	£10,000,000	any one claim excluding defence costs	
<b>Management Liability Directors &amp; Officers Inner Limits</b>	£5,000,000 £250,000 £250,000	in the aggregate including costs  Bail Costs (or 10% of the total limit for this section whichever is the less) Additional defence costs in the aggregate	
<b>Management Liability Corporate Legal Liability Inner limits</b>	£5,000,000 £100,000 £100,000	in the aggregate including costs <b>Excess £250</b>  Pollution in the aggregate Dishonesty of your employees in the aggregate	
<b>Employers Liability Inner Limits</b>	£10,000,000 £1,000,000 £5,000,000	All claims and their defence costs which arise from the same accident or event In the aggregate Criminal proceedings In the aggregate Terrorism	

## Principal Exclusions:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft (except Boats of 8 Metres of Length or less)
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property or personal property
- Abuse – being the individual abuser or person who allowed abuse.
- Cyber incidents
- Terrorism – other than Employers liability inner limit
- Employment Practices liability
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Cover does not apply in respect of legal actions brought in a court of law outside the UK or European Union for Public/Products Liability. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.
- Employers Liability Courts -England Scotland Wales Northern Ireland Isle of man and the Channel Islands

## Public & Products Liability

Protecting the clubs, members, officials & volunteers against your legal liability for bodily injury to third parties and damage to their property and includes defence for obstruction, loss of amenities, trespass, nuisance, or interference with any right of way, light air or water whilst undertaking the Surf Life-Saving Association of Wales recognised activity

## Professional Indemnity

Protecting against club, members, officials & volunteers if held responsible for breach of professional duty arising from negligent act error or omission of a Qualified Person arising from their Surf Life-Saving Association of Wales recognised Activity.

## Abuse Extension

Protecting the club against your legal liabilities for managing safeguarding.

## Directors & Officers & Corporate Legal Liability

Protection for the directors, officers, senior managers, committee members and trustees against claims arising from their decisions or actions taken whilst managing the club.

## Employers Liability

Covers the club, or committee if held liable for an injury that an employee suffers during the course of employment. The policy includes injuries to volunteers. This is a legal requirement for any club that employs people paid or unpaid.



## Summary of Personal Accident Cover 2026

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**Policy Number**           ORT/ASTCPA/13583623

**Insurer:**                   Ortus Underwriting

**Period of Cover:**       30<sup>th</sup> April 2026 to 29<sup>th</sup> April 2027 (Both Days Inclusive)

Insured Person(s)	Volunteer Members of the Insured including unqualified recreational Members and also Members who are qualified Trainers/Assessors/Lifeguards/Lifesavers and qualified Inflatable Rescue Boat Crew and those in training
Age Limits	Insured persons up to age 90 – please note benefits may vary dependant on age and gainful employment status. Please see age conditions below.
Operative Time	Whilst engaging in activities on behalf of the Insured, including travel to and from meetings and also whilst travelling to effect a rescue

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£50,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£50,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£50,000	The Sum Insured
4	Loss of One or More Limb(s)	£50,000	The Sum Insured
5	Permanent Total Loss of Speech	£50,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£12,500	The Sum Insured
	(b) In Both Ears	£50,000	The Sum Insured
7	Permanent Total Disablement	£50,000	The Sum Insured
	Permanent Partial Disablement	Covered	The Scale of benefits are dependant on injury as detailed in the policy wording
8	Temporary Total Disablement Where the insured person is in full time gainful employment	£150.00 per week	65% Gross Weekly Wage
	Excess Period	0 Days	
	Benefit Period	104 Weeks	
9	Temporary Partial Disablement	Not Covered	Not Applicable
	Excess Period	Not applicable	
	Benefit Period	Not applicable	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	



## Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured
14	Disappearance Extension	Included within Item 1
15	Medical Expenses	Up to 25% of any expenses incurred up to £15,000
16	Coma Benefit	£50 per day payable up to 52 Weeks
17	Dental and Optical Expenses	Up to £500
18	Hospital In Patient Expenses	£50 per day payable up to 52 Weeks
19	Personal Effects	Up to £250
20	Funeral Expenses	Up to £5,000
21	Broken Bones	Up to £250 in total
	Fracture to Skull, Collar Bone or Shoulder Blade	£200
	Fracture to one or more bones of the arm as a result of an accident. Arm bones are the humerus, the radius, the ulna and the carpus	£50
	Fracture to one or more bones of the leg as a result of an accident. Leg bones are the femur, the tibia, the fibula and the tarsus.	£50
22	Convalescence	Up to £200
23	Relocation or Home Modification Expenses	Up to £10,000
24	Bereavement Counselling	Up to £2,500
25	Dependent Child Benefit	5% of the Sum Insured per Dependant Child up to a maximum payment of £5,000
26	Wellbeing Services Helpline and App	Included – see Policy Wording for details Available to insured persons aged 16 – 70 years of age.

### Principal Age Conditions

Where an Insured Person is aged 70 years or over at the Policy effective date:-

- The sum insured for Items 1-7 on the Policy schedule shall be limited to a maximum of £25,000 per Insured Person.
- Items 8-9 and 15-26 of the Policy schedule shall not be covered.

Where an Insured Person is aged 80 years or over at the Policy effective date:-

- The sum insured for Items 1-6 on the Policy schedule shall be limited to a maximum of £25,000 per Insured Person.
- Items 7-26 of the Policy schedule shall not be covered.

### Maximum Policy Limits

Section A Maximum Any One Occurrence Limit	£5,000,000
Section A Maximum Sum Insured Any One Person Limit	£2,000,000

### Principal Exclusions Applicable

**We will not pay for any claim:**

- In respect of Items 15-26 for any expenses incurred for longer than the **Benefit Period** as noted under Item 8 in the **Policy** schedule or 104 weeks whichever is the less. If Item 8 is not covered then **We** will not cover expenses incurred for longer than 104 weeks.
- Solely due to an **Insured Person** being unable to take part in sporting activities or pastimes
- Where an **Insured Person** is a professional sports person other than
  - A full time or part time paid coach
  - A sponsored amateur who is engaged in their sport on a full-time or part-time basis
  - A professional entertainer



## General Policy Exclusions

Applicable to ALL Sections of this Policy

The following **Policy** Exclusions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

**We** shall not be liable for death, disablement, loss or expense:-

1. Whilst the **Insured Person** is:-

(a) Engaged or taking part in military, air force or naval service or operations (other than reserve or volunteer training)

(b) Engaged or taking part in aeronautics or aviation, other than as a passenger.

(c) Engaged or taking part in mountaineering or rock climbing normally involving the use of ropes and/or guides and/or specialist climbing equipment

(d) Riding or driving in any kind of race.

2. Directly or indirectly caused or contributed to by the **Insured Person's**

(a) Provoked assault or fighting except in bona fide self-defence

(b) Own criminal act

(c) Engagement or participation in civil commotions or riots of any kind

(d) Deliberate exposure to exceptional danger (except in an attempt to save human life).

(e) Intentional self-injury

(f) Suicide or attempted suicide

3. For claims where medical or other suitable evidence is not provided.

4. Whilst the **Insured Person** is under the influence of alcohol (which exceeds the prescribed limit under the Road Traffic Acts 1988 and would render the **Insured Person** unfit to drive regardless of whether the **Insured Person** is driving or not), drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).

5. Consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).

6. Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

7. Arising from or attributable to **War** (whether declared or not), whilst the **Insured Person** is in the **United Kingdom** and/or the **Insured Persons Country of Domicile** or is travelling to any country or area that, at the commencement of travel, was publicly known to be in a state of, or faced with the threat of **War**.

This exclusion shall automatically be deemed inoperative if the **Insured Person's** presence in such country or area is attributable to:

(a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or

(b) Involuntary diversion or transit due to force majeure or to **Hijack, Kidnap** or the like, an **Act of Terrorism** or criminal act, provided always that at the time of the original occurrence or act the **Insured Person** was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).

8. Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that, by reason of this exclusion, any claim is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**.

9. Arising out of or consequent upon or contributed to **Radiation**.

10. Where an **Insured Person** is aged 90 years or over at the **Policy** effective date

11. Arising from or attributable to **Illness** or natural cause.

12. Arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the **Insured Person**, including stress and/or anxiety and/or depression.

13. Occasioned by or occurring whilst the **Insured Person** is in a state of insanity temporary or otherwise.

14. Any claim in respect of Items 15-26 for any expenses incurred for longer than the **Benefit Period** as noted under Item 8 in the **Policy** schedule or 104 weeks whichever is the less. If Item 8 is not covered then **We** will not cover expenses incurred for longer than 104 weeks

## Exclusions applicable to Medical Expenses

**We** will not pay for any claim where the benefit payable is recoverable under any other Insurance that **You** or an **Insured Person** may have in force.



## **Exclusions applicable to Coma Benefit**

**We** will not pay for the first 48 hours of any claim .

## **Exclusions applicable to Dental and Optical Expenses**

**We** will not pay

- (a) for the first £50 each and every claim
- (b) for claims arising from pre-existing dental or optical conditions
- (c) for charges made for travelling time, broken appointments or similar punitive charges
- (d) for claims arising from wear, tear, deterioration, staining or defective workmanship
- (e) for routine examination, extractions, amalgam fillings, cleaning, scaling, polishing and x-rays
- (f) for cosmetic treatment or any treatment deemed to be clinically unnecessary
- (g) the costs of travelling expenses and telephone calls
- (h) the fitting or re-fitting of **Dental Implants** or any subsequent loss of or damage to **Dental Implants** once fitted

## **Exclusions applicable to Hospital In-Patient Expenses**

**We** will not pay for any claim where the benefit payable is less than £100

**For any queries concerning the details above, please contact Howden Sport and Entertainment Team on 0121 698 8150, who are the Insurance Brokers for the SLSAW.**



## IN THE EVENT OF A LIABILITY INCIDENT OR CLAIM

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. **Do not admit liability; do not make an offer or promise to pay.**

### 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
- Any circumstance involving damage to third party property

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/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. 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 INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm) and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to [www.hse.gov.uk/pubns/indg453.pdf](http://www.hse.gov.uk/pubns/indg453.pdf)



## TYPE OF INFORMATION YOU MAY HAVE TO PROVIDE FOR LIABILITY NOTIFICATION

- Details of your affiliation to SLSA Wales so membership can be verified
- An incident notification form so that full details are recorded
- Copy of your risk assessment
- Accident book entry for the incident
- Witness details
- Photographs of the area where the incident happened and any CCTV or other recording if available
- If you have received any correspondence, letter, claim, writ or summons please forward to Howden on receipt and unanswered

## REPORTING A PERSONAL ACCIDENT CLAIM

Have you injured yourself whilst participating in Surf Life Saving Association of Wales recognised activity?

Please contact Howden on 0121 698 8040.

The **Insured Person** must place themselves under the care of a duly qualified **Medical Practitioner** as soon as is reasonably possible. Notice of any incident that may give rise to a claim must be made as soon as is feasibly possible at the date of **Accident**

- Please provide your membership ID so that membership can be validated before Howden can advise on potential benefits available.
- For all injuries, insurers will require: - Medical confirmation of the injury, eg discharge letter from the A&E or Hospital you attended
- If qualify for broken bones benefit you will need to supply a copy of discharge notes/medical confirmation of the fracture
- If you qualify for a temporary total disablement benefit, insurers require wage slips for 3 months prior to the accident date (or last tax return if self-employed) and medical certificates covering the whole period of absence.

Additional guidance will be provided by the Howden claims team dependant on the injury sustained and benefit(s) which may be applicable



## What is not included

Clubs or members may require additional insurance, for example do you need insurance protection for:

### **Marine**

Contact Howden Marine

Adrian West Tel+44 (0)1905 930 760

Email [Adrian.west@havenkj.com](mailto:Adrian.west@havenkj.com)

- Marine Craft & trailers– losses arising from damage to your boats or other marine craft, and liability arising from its use.

### **General Insurances**

Contact Howden Sport and Entertainment

Tel +44(0)121 698 8050 select option for new enquiries

Email [sportsnewbusiness@howdengroup.com](mailto:sportsnewbusiness@howdengroup.com)

- Club property - losses arising from damage to buildings, contents, portable equipment or business interruption
- Event equipment – losses arising from damage to equipment owned by you or hired in.
- Event cancellation/abandonment - costs and expenses or loss of revenue as a result of interruption or cancellation of an event you host or plan to attend
- Commercial legal expenses - employment disputes, contract disputes, property disputes, tax investigations or legal helplines
- Cyber and data insurance - your own or third party losses arising from cyber activity such as cyber-attacks, cyber crime, loss of data and breach of data protection
- Club travel insurance - cover can include the following travel insurance exposures: emergency medical and repatriation expenses, cancellation, baggage, loss of documents e.g. passport or money. When considering Club Travel insurance, it is important the travel insurers recognise participation in your activity, sport and competition

### **Life and Health**

Contact Howden Life & Health via the below link and request a call back

- Income protection - individuals may wish to consider wider income protection insurance designed to replace or supplement your income in the event that you are unable to work as a result of injury or sickness. To make an enquiry please click [here](#)