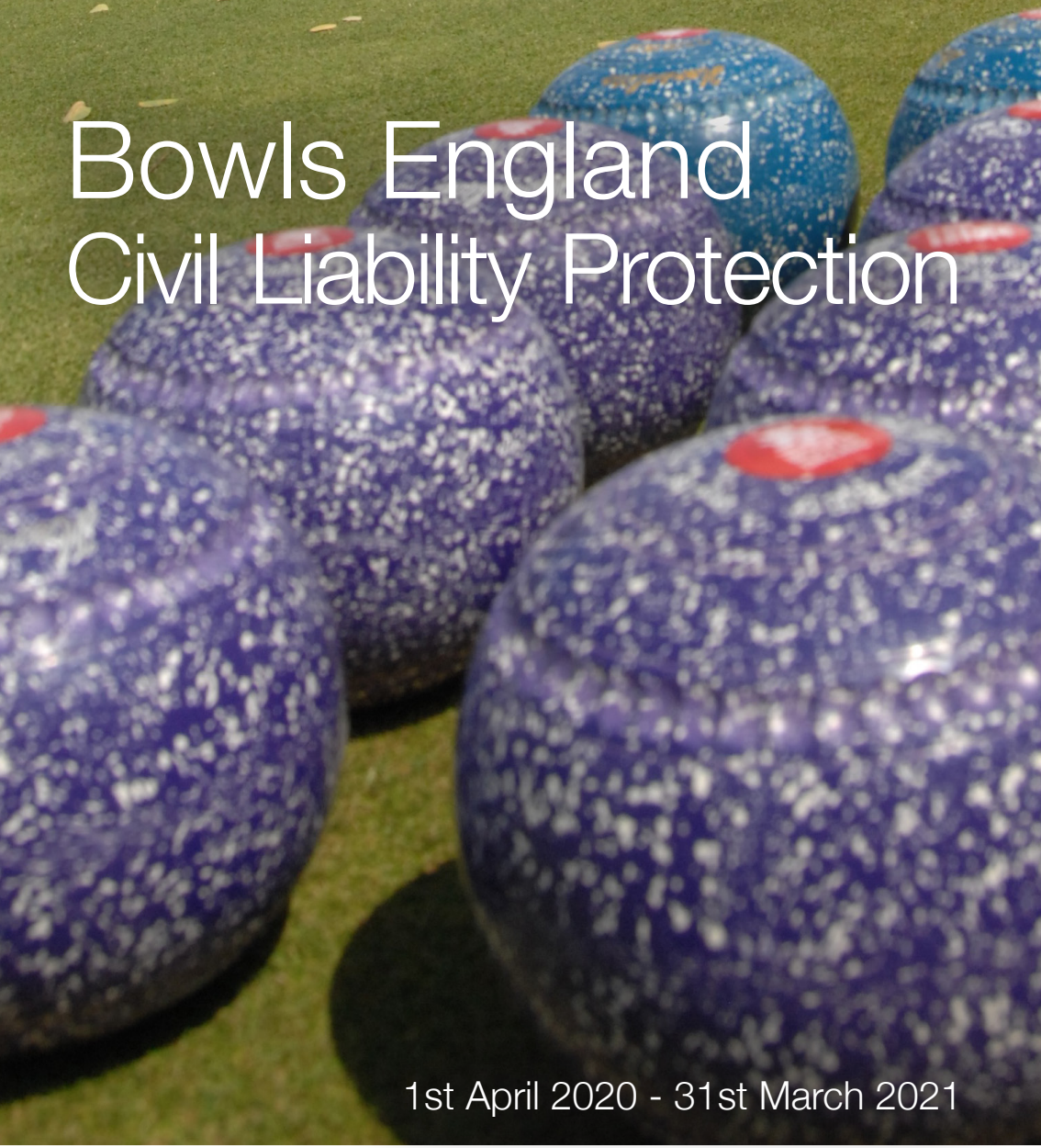

Bowls England Civil Liability Protection

1st April 2020 - 31st March 2021

BOWLS ENGLAND

Sutton Winson

INSURANCE BROKERS & RISK MANAGERS

When things happen that are out of your control, it's important to have the right insurance in place – protecting you, your club and your members from the unexpected.

Bowls England has entrusted us to provide Civil and Employers" Liability to its affiliated clubs and organisations. This policy, amongst other benefits, includes:

- Wider protection than a standard Public Liability policy
- Directors and Officers Liability, including Trustees
- No policy excess
- No additional hidden fees
- Low cost premium of £95* (including an administration fee of £18).

What is civil liability insurance? How does it protect your club, association, committee and your members?

The cover is designed for clubs, county associations and associate members of Bowls England and governed by Bowls England rules and regulations.

If you're a Bowls England member (i.e. player, coach, official, volunteer or casual helper) you have a responsibility to ensure your actions do not cause injury or financial loss to others or damage to property. If you do and negligence is proven, you could become legally liable to pay compensation.

This policy could cover all manner of costs, including, damages claimed, legal fees and other costs associated with defending a liability case.

'Closed' and 'invitation' tournaments arranged by you at your premises are automatically covered. 'Open' events are subject to an additional premium of £16.00 - £26.00* (depending on the numbers of non-affiliated entrants). Please contact us to arrange this insurance ahead of your tournament.

To ensure your Club is completely covered and for expert advice contact Claire Weston:

01444 251 160
claire.weston@swib.co.uk

Authorised activities

Activities authorised and regulated by Bowls England include: club events, practice, club play, competitions, indoor training and matches, social, fundraising and administrative activities. It also covers a club which borrows, rents or leases premises (usually from the local authority) for sporting or social purposes and is legally liable for any property damage.

* Including Insurance Premium Tax at 12%.

Cover Features

Public liability
Accidental bodily injury and/or property damage to third parties arising out of your insured activities.

Products liability
Accidental bodily injury and/or property damage to third parties arising out of any goods sold or supplied by you.

Advice
Protects third parties against injury, loss or damage as a result of negligent advice, tuition or coaching.

Directors, officers & trustees
Protects directors, officers and committee members against claims arising from their decisions and actions taken while managing the club or association.

Libel and slander
Protection against claims related to communications such as newsletters, brochures and websites.

Abuse
Abuse concerning children and vulnerable adults. Protection for damages awarded against the club or association for the duration of a civil law case.

Employers" liability
If you have members conducting employment duties on behalf of the club or association, the term 'employee' also includes volunteers and casual helpers. This provides compensation for injuries or illness caused to your 'employee' as a result of your club's or association's negligence.

Exclusions

- The ownership, possession or use of a mechanically propelled vehicle
- Product guarantee or recall repair, or replacement
- Damage to any computer data
- Medical malpractice (except for first aid delivered in an emergency)
- Deliberate, dishonest or foreseeable acts
- Pension Trustees Liability
- Actions arising from activities in USA/Canada other than official club/county/Bowls England teams
- Incidents prior to the retroactive date (which excludes claims prior to 1st April 2006)
- Incidents/claims known to you but not reported to insurers.

Indemnity limits

£5,000,000 for any one occurrence. However, an aggregate limit applies when claiming under the Product Liability, Directors & Officers and Pollution sections of the policy (Directors & Officers claims are subject to a reduced limit of £250,000). Employers' Liability Indemnity limit is £10,000,000.

Optional: We can provide an increased Civil Liability Indemnity limit of £10,000,000 for £120.00* (including an administration fee of £18). For example, if required in your lease agreement with your local authority.

Other points

- No age limits
- The master policy runs from 1st April to 31st March. If cover is taken out after 1st April the full annual premium is payable and it will run up to 31st March
- Indemnity is only provided to members who are UK residents
- To be able to claim, Civil Liability cover has to be in place when the claim is notified rather than when the incident occurred.

Claims

Please call our dedicated **claims line** on **0345 604 9752** as soon as you can. For your own protection do not admit liability as this could result in your claim being rejected.

For further and full details regarding claims, guidelines, policy overview and policy wording, please visit **www.suttonwinson.com** and search the relevant information.

This brochure is a cover and information summary only.

Sutton Winson specialist bowls insurance

We are one of the UK's leading Independent Insurance Brokers and Risk Management providers and have been supporting the bowls community with insurance provision, sponsorship and targeted donations for over 30 years. Our personal service, understanding of the bowling community and attention to detail are the main reasons why so many clubs stay with us, year after year.

Together with insurer Allianz, we are able to provide a tailored suite of covers specifically for Bowls Clubs. Civil and Employers' Liability is the minimum cover that you should have. However, we would recommend that you also consider the following:

Club property

A tailored insurance product that can include buildings, playing surfaces (including accidental damage), floodlights, contents, bowls equipment, members and guests personal effects, cups and trophies (including while at members' homes), club interruption and personal accident.

Preferential rates are available for clubs that hold Bowls England Civil and Employers' Liability cover.

For more information contact James Penfold:

01444 251 453
james.penfold@swib.co.uk

Personal insurance

Personal covers available to Bowls England members are:

Home – protection for your buildings, contents or both. We will provide you with the right policy for your needs. Under our contents cover, you have the option to cover your bowls equipment for loss or accidental damage anywhere in the UK and further afield.

Car – comes with interest free direct debit, comprehensive insurance whilst travelling in the EU, no Fire or Theft excess, a guaranteed hire car, lifetime guarantee on all repairs, legal advice line, uninsured Loss Recovery (Legal Expenses) and low windscreen excess.

Travel – a competitive annual travel solution for you and your partner, no matter what your age. With automatic cover for any children or grandchildren travelling with you (without their parents) and cover for holidays within the UK our policy covers all your needs.

For further information and a quotation, please contact us:
0800 980 2701
contactus@swib.co.uk

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