

Civil Liability Protection

Bowls England



1st April 2022 – 31st March 2023



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

Bowls England has entrusted us to provide Civil and Employers' Liability to its affiliated Clubs Counties, Associated Members or Groups. This policy, amongst other benefits, includes:

- › Wider protection than a standard Public Liability policy
- › Directors and Officers Liability, including Trustees
- › No additional hidden fees
- › Low cost premium of £100* (including an administration fee of £19).
*including Insurance Premium Tax at 12%.

What is civil liability insurance and how does it protect your Club, County, Associated Member or Group and your members?

The cover is designed for affiliated Clubs, Counties, Associate Members and Groups 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, County, Associated Member or Group is 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, County, Associated Member or Group events, practice, play, competitions, indoor training and matches, social, fundraising and administrative activities. It also covers a Club, County, Associated Member or Group which borrows, rents or leases premises (usually from the local authority) for sporting or social purposes and is legally liable for any property damage.

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, County, Associated Member or Group.

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, County, Associated Member or Group for the duration of a civil law case.

Employers' Liability

If you have members conducting employment duties on behalf of the Club, County, Associated Member or Group 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, County, Associated Member or Group's negligence.

Financial Loss

Covers the pure financial loss, where no injury nor property loss is sustained but where your business is still held to be legally liable.



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 £126.00* (including an administration fee of £19). 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 Claire Weston on **01444 251 160** or email claire.weston@swib.co.uk as soon as you can. For your own protection don't admit liability as this could result in your claim being rejected.

For further details please visit www.bowlsengland.com/for-clubs/insurance where you can locate the; application form, overview, frequently asked questions, policy wording, Sutton Winson's Privacy and Fair Processing Policy, Terms of Business Agreement and Revenue Statement.

This brochure is a cover and information summary only.

Sutton Winson specialist Bowls insurance

We're 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, Counties, Associated Members or Groups stay with us, year after year.

Together with insurer Allianz, we're able to provide a tailored suite of covers specifically for Bowls Clubs, Counties, Associated Members and Groups. Civil and Employers' Liability is the minimum cover that you should have. However, we'd 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, Counties, Associated Members or Groups that hold Bowls England Civil and Employers' Liability cover.

For more information, please contact Claire Weston:

01444 251 160

claire.weston@swib.co.uk



Personal insurance

Personal covers available to Bowls England members are:

Home – protection for your buildings, contents or both. We'll 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 (subject to the issue of a Green Card), no Fire or Theft excess, a guaranteed hire car, personal accident, 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 by calling **0800 980 2701** or emailing contactus@swib.co.uk

We can help your Club by 'pitching in'

Our 'Pitch In' offer allows your club to benefit from your members getting a quote and taking out home or motor insurance with us.

For every member who gets a home or motor quote, we'll give £10 back to your club. If they decide to buy that insurance quote from us, we'll pay an additional £20 or more back to your club, depending on their insurance premium*.

Call us on **0800 980 2701** or visit www.suttonwinson.com/pitchin to leave your details for us to call you.

*Incentive only applies to members of insured Clubs. For full Terms & Conditions, please visit: www.suttonwinson.com/pitchin

Sports Club Referral Programme

The Sports Club Referral Programme is looking for clubs to introduce us to other Bowls or Sports clubs (Tennis, Squash, Croquet, Football, Rugby etc.) in their area to assist in their insurance requirements, with a monetary benefit if those introductions are successful**.

We would be grateful if the topic of insurance comes up with other clubs in your area, that you remember Sutton Winson or if you have a relationship with another local club who may benefit from our service, please pass them Claire's contact details **01444 251 160** or email claire.weston@swib.co.uk

**For full Terms & Conditions, please visit: www.suttonwinson.com/terms-conditions