

Summary of Cover 2023

Combined Liability Insurance

Policy Holder	Rounders England Limited
Insured Member	Any holder of a valid, Rounders England paid membership (Seasonal, Team Membership Plus and Individually Affiliated Members, Umpires including RYLA, Coaches and Activators)
Period of Cover	3 April 2023 to 2 April 2024
Activities	Any social, team, competition or squad activity recognised by Rounders England
Policy Number	HU PI6 1978212
Insurer	Hiscox Underwriting Limited

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 Hiscox Insurance 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. The cover is provided on a "claims made" basis. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

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

Limit of Indemnity

Combined Liability (including Public Liability) £10,000,000 any one event (any one period for Products/Pollution)

Principal Exclusions

Liability arising out of:

- Criminal acts
- Medical malpractice
- Damage to own property
- In connection with damage to any data
- Product guarantee or recall, repair or replacement
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Incidents prior to the retroactive date
- Incidents/claims known to you but not reported to Insurers
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents occurring prior to the start or after expiry of your last period of continuous membership

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

The above is intended to be a summary only of cover, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Rounders England Insurance Brokers.

Personal Accident Benefits

Policy Number	ORT/ASTCPA/9126720
Insurer	Ortus Underwriting Ltd
Insured Person	All Team Membership Plus Club Members, Affiliated Members, Associated Coaches and Umpires as declared to Rounders England
Effective Time	Whilst participating in any Rounders England approved activity or whilst travelling directly to and from such activity within the United Kingdom and Republic of Ireland

	Benefit Description	Benefit Amount
Accidental Bodily Injury resulting in:	Death	£10,000
	Loss of sight in one or both eyes	£10,000
	Loss of hearing in one ear	£ 2,500
	Loss of hearing in both ears	£10,000
	Loss of one or more limbs	£10,000
	Loss of speech	£10,000
	Permanent Total Disablement from any and every occupation	£10,000
	Temporary Total Disablement (TTD)	£75.00 (7 day excess, 104wks max)
	Temporary Partial Disablement (TPD)	£37.50 (7 day excess, 104wks max)
	Broken bones – arm/leg/skull/neck/spine	£100,£200, £500, £500
	Coma benefit	£50 per day, max 52 weeks
	Dental and Optical expenses	Up to £500
	Disappearance	£10,000
	Funeral expenses	Up to £5,000
	Hospitalisation	£50 for each 24hrs, max 365 days
	Medical expenses	Up to 20% of the principal sum insured up to a maximum of £10,000
	Rehabilitation expenses	Up to £15,000
	Permanent Partial Disablement of one thumb	Left: £1,750* Right: £2,000
	Permanent Partial Disablement of one index finger	Left: £1,250* Right: £1,500
	Permanent Partial Disablement of any other finger	Left: £750* Right: £1,000
	Permanent Total Loss of use of shoulder or elbow	Left: £2,000* Right: £2,500
	Permanent Total Loss of Use of wrist	Left: £1,500* Right: £2,000
	Permanent Total Loss of Use of one big toe	£1,000
Permanent Total Loss of Use of any other toe	£300	
Permanent Total Loss of Use of hip, knee or ankle	£2,000	
Removal of lower jaw by surgical operation	£3,000	

Shortening of at least 5cm of lower limb	£1,500
Facial scarring equivalent to the following degree of scarring:- 5cm in length or an area of 5 sq.cm or more 10cm in length or an area of 10 sq.cm or more	£500 £1,000
Burns equivalent to the following degree of burns:- 9% to 18% of body surface 19% to 27% of body surface 28% of body surface or more	£1,500 £2,000 £2,500

(*benefit shall be reversed if the insured person is left handed)

If benefit is payable in respect of one insured person under more than one form of Permanent Disability as a result of one accident the total payable shall not exceed 100% or the sum insured for Permanent Total Disablement

In the event of an insured person sustaining any Permanent Disability not noted above the benefit payable shall be calculated by assessing the degree of disability relative to the above scale but without reference to the insured person's occupation.

If benefit is payable for loss of or loss of use of a whole member of the body then benefits for parts of that member cannot also be claimed.

The above is intended to be a summary only, a full copy of the cover wording are available on request from Howden.

IMPORTANT: In the Event of a 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 8046 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
- Any allegations of libel/slander
- Any circumstance involving damage to third party property
- An injury involving either referral to or actual hospital treatment
- Any allegations of professional negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation which involves your club, association or governing body

An injury is defined as:

- Loss of sight (whether temporary or permanent)
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Any head injury that requires medical treatment (doctor or hospital)
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent
- 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

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 Reporting Guidelines

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 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 Incident to Health & Safety Executive

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk.