

Riding for the Disabled Association Incorporating Carriage Driving (RDA) Summary of Liability Insurance

For the period 31st March 2017 – 30th March 2018

Perkins Slade is one of the largest independent insurance brokers in the UK. Founded in 1970 the company employs over 80 people at its Birmingham office.

Sports Team

The Perkins Slade Sports team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

Important note

You should download and read our Terms of Business available in the footer menu of: www.perkins-slade.com

If you are unable to access our website and need a printed copy of all of these documents, please contact us on 0121 698 8051 and we will post copies to you.

We recommend that you print and permanently retain a copy of these documents for future reference. If you have any questions regarding the content of these documents we will be happy to discuss them with you.

Perkins Slade has worked with RDA to understand the insurance requirements of its members.

Liability Insurance Scheme for RDA

Continued litigation reinforces the need for all sport and recreation organisations to have full and appropriate insurance protection. Without it you and your members could be held personally financially liable to compensate for losses for which you are not insured against.

Covers provided are summarised as follows:

Legal Liability

Provides protection from the consequences of claims against RDA, its Groups, their employees, trustees, committee members, coaches and voluntary helpers for injury, financial loss or damage to property, where negligence occurs.

Employers Liability

Insurance is provided in respect of legal liability for damages and legal costs arising out of death or bodily injury caused to employees and or volunteers in the course of their employment with the RDA and its Groups.



Outline of cover

Combined Liability

Hiscox – HU P16 1891001

Accidents in riding can and will happen and in this age of litigation both Groups and their volunteers are vulnerable to claims that can sometimes involve very large sums of money.

All RDA Groups, including trustees, coaches, employees and volunteers, have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Appropriate cover is therefore essential.

The Hiscox Combined Liability policy provides Groups, coaches, officials and volunteers with a breadth of cover that is rarely available through non-specialist brokers.

The Hiscox Liability policy provides cover for legal liability under civil law to the general public for personal injury or damage to third party property.

The shaded areas of the table are sections of cover provided by the Combined Liability policy over and above those of a standard Public & Products Liability policy.

Indemnity is extended to include:

- Using horses and ponies, providing therapy, achievement and enjoyment to people with disabilities. Group activities include administration, coaching, instruction, educational activities (including classroom based), training of volunteers and staff, riding, carriage driving, endurance, show jumping, vaulting, holidays, competition, fundraising, open days, shows, sensory experiences, participation in authorised competitions and events, groups are also covered for the hire/lease of their premises and for the sale of promotional goods .
- A volunteer who causes injury or financial loss to a third party, damage to property
- A Group which borrows rents or leases premises for sporting or social purposes and is held liable for damage to the facility.

The Public & Products Liability Excess Layer policy is underwritten by Chubb, Policy Number UKCASO13761117.

The Trustees Excess Layer is underwritten by WR Berkley Insurance, Policy Number DB007G16A000.

This includes the following sections of cover:

Public Liability £20m for any one event	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability £20m for any one period of cover	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Professional Indemnity £10 million for any one event	Professional Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act.
Libel and Slander £10 million for any one event	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online
Abuse £5 million for any one period of cover	Abuse concerning children and vulnerable adults. Protection for damages awarded against the RDA Groups (specifically for abuse, the alleged individual perpetrator does not receive any cover)
Employers Liability £10 million for any one event	Legal Liability of an affiliated club or organisation and its committee following injury to an employee for which it may be legally liable.
Trustees Indemnity £7.5 million for any one event	Legal Liability of an affiliated club or organisation and its committee following injury to an employee for which it may be legally liable.
Criminal Defence Costs £250,000 for any one event	Legal costs and expenses arising from HSE or Consumer Protection prosecutions after a claim.

Trustee Indemnity and Abuse claims are costs inclusive

Please note a £250 excess applies to Third Party Property Damage claims.

The Limit of Indemnity is the maximum amount of damages Insurers will pay in relation to the settlement of a claim.

RDA are committed to creating and maintaining the safest possible environment for children and young people to participate in our sport and fully accepts its responsibility to safeguard their welfare by doing as much as possible to protect them from all forms of abuse whether sexual, physical or emotional harm from neglect or bullying.

Under the current Hiscox Combined Liability Policy we can confirm that the Group committees are protected for civil actions brought against them as a result of abuse, as long as they were not aware and/or had not allowed the abuse to occur.

You must report every claim and any incident that is likely to give rise to a claim to Perkins Slade.

For incident notification and recording guidelines see your RDA Group 'Summary of Liability cover' or refer to the claim section on the RDA Insurance website.

Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the Insured
- Injury to Employees
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- The person accused of abuse/ alleged to be the abuser
- Medical malpractice
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers
- Product guarantee or recall, repair or replacement.
- Able bodied events/riding (only exception to this is the exercising of the ponies)

Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Perkins Slade immediately.

Retroactive Date

The Liability cover will exclude incidents happening before the retroactive date, as stated on the Groups 'Summary of Liability Cover'.

Employers Liability

Cover is provided to all RDA groups. This policy provides Employers Liability cover in respect of legal liability for damages and legal costs arising out of death or bodily injury caused to employees or volunteers in the course of their 'employment' with the Group. A £10million Limit of Indemnity any one claim is provided by this policy.

Principal Exclusions

- Radioactive contamination
- Injury for which the Insured is required to arrange motor insurance under the Road Traffic Act and EU Law.

Please note if Groups require insurance cover for able-bodied events, fundraisers etc.. that fall outside of the RDA remit please contact Chris Rhodes at Perkins Slade on 0121 698 8059

OPTIONAL COVERS

The following additional insurances are available from Perkins Slade at an extra cost to the Group or individual:

Fidelity Guarantee

A policy can be purchased to cover your clubs loss of money or goods arising from the dishonest or fraudulent acts of your employees or other defined persons.

PS Sports Travel Insurance

Standard cover provided by Travel Agents is rarely adequate to insure sports competition activity, or even high intensity training. Teams going abroad can arrange group travel cover which includes participation in competition or training activities and is available online, please visit: www.pssportstravelinsurance.com

Travel cover is also available on an individual or family basis, annually or for one-off trips.

For more information please contact Perkins Slade Sports team on 0121 698 8177.

The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from Perkins Slade.

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the nonexclusive jurisdiction of the courts of England and Wales.

The Combined Liability and Employers Liability Insurances are provided by Hiscox Underwriting Ltd, 1 Great St Helen's, London, EC3A 6HX

The Trustees Excess of Loss is underwritten by WR Berkley Insurance, 2nd Floor, 40 Lime Street, London, EC3M7AW.

The Public Liability Excess of Loss is underwritten by - The ACE European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP.