



British Weight Lifters Association Ltd

CONFIRMATION OF INSURANCE COVER PROVIDED TO MEMBER CLUBS

The Insured: **British Weight Lifters Association Ltd and subsidiary Co's and All Affiliated Clubs.**

Activities Insured: **All activities controlled, sponsored, recognised/authorised by British Weight Lifters Association Ltd**

Period of Insurance: **1 November 2016 to 31 October 2017**

Membership of the Association is granted under the provisions laid down by the Articles of the Association to clubs and members who have paid their annual subscription and registered with their Regional Association. Membership and registration of the Association automatically includes insurance in accordance with the following details, subject to the Terms, Conditions and Exclusions of the policies issued by Insurers and arranged by Henderson Insurance Brokers Ltd.

Public/Products Liability Insurance: **Policy number: PLON99/0077956**
Insurer: **Sportscover Europe Ltd**

Indemnity to the Insured for legal liability for damages and legal costs arising out of third party injury, loss or damage, in connection only with activities controlled/sponsored/recognised/authorised by British Weight Lifters Association Ltd and notified to the insurers during the Period of Insurance.

For any activities not controlled/sponsored recognised/authorised by British Weight Lifters Association Ltd, individual clubs must arrange their own Public Liability Insurance.

Liability extends only to legal liability arising out of activities and events which are controlled/sponsored recognised or authorised by British Weight Lifters Association Ltd and this is not a substitute for the club's own insurance arrangements and all clubs are advised to effect their own Public Liability cover; to take account of events and activities not within the above definition.

Limit of Indemnity: £10,000,000 any one event. In respect of goods sold or supplied, the limit applies in the aggregate in any one period of insurance.

Professional Indemnity Insurance: **Policy Number PLON99/0077956**
Insurer: **Sportscover Europe Ltd**

Legal Liability for breach of professional duty. This is mainly aimed at the coaches, instructors and trainers.

Limit of Indemnity: **£5m each claim**

Employers Liability Insurance: **NOT INSURED**

Clubs must ensure that if they employ any person or if any payments to individuals (such as volunteer coaches) are made they must put this cover in place themselves – THIS IS A LEGAL REQUIREMENT.

Personal Accident Insurance: **Policy Number RKK956199**
Insurer: **RSA**

Insured Person: Any Amateur Weight Lifting Member of British Weight Lifters Association Ltd and its affiliated Clubs.

Recreational Members are not included.

Cover: If during the operative time the Insured Person sustains accidental bodily injury which within two years is the sole cause of Death or Disablement for which the Benefit is claimed the Company will pay to the Insured Person the appropriate Benefit shown.

Operative Time: Whilst the Insured Person is anywhere in the World and is

- i) taking part in any contest or competition organised by British Weight Lifters Association Ltd
- ii) taking part in training organised by British Weight Lifters Association Ltd or Insured Person's club under the supervision of an instructor or official of British Weight Lifters Association Ltd or Insured Person's Club or
- iii) travelling directly to or from, other than by air or motorcycle, any contest of competition within Great Britain organised by British Weight Lifters Association Ltd
- iv) Travelling to or from any contest or competition held outside Great Britain.

FOR FURTHER INFORMATION ON COVER OR TO ARRANGE INDIVIDUAL COVER FOR YOUR CLUB PLEASE CONTACT CHRIS FARRELL AT HENDERSON INSURANCE BROKERS ON 0113 393 6828.