

**LAWN TENNIS ASSOCIATION  
ALL AFFILIATED TENNIS CLUBS  
CERTIFICATE OF LIABILITY COVER 2008-09**

**NAME OF CLUB**..... **AFFILIATION NUMBER**.....

It is hereby certified that, by virtue of affiliation to The Lawn Tennis Association, the above named Club is covered for the following Indemnity as hereinafter defined, whilst participating in any activity recognised and/or authorised by The Lawn Tennis Association anywhere in the world. Cover is for UK residents only.

**Period of Insurance:** 1<sup>st</sup> October 2008 to 30<sup>th</sup> September 2009

**CIVIL LIABILITY PROTECTION**

Cover is provided 50% by Royal & Sun Alliance Insurance plc (R&SA) & 50% by Insuresport Mutual Ltd (IML). This is not a joint policy, but both entities will provide cover of 50% each of the total amount covered.

RSA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance. Insuresport, however, is not authorised but is a mutual company limited by guarantee and does not issue contracts of insurance.

**Policy Number**            **RTT242213**

**Cover**

This covers 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 the RSA and IML within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to R&SA and IML through Perkins Slade Ltd., at the time of incident.

**Limit of Indemnity:**

<b>Civil Liability</b>	£50,000,000	any one event
	£50,000,000	any one period of cover for Products/ Pollution & Abuse
	£ 5,000,000	any one period in respect of Directors & Officers
	£ 250,000	Legal Defence Cos ts
<b>Employers Liability</b>	£10,000,000	any one event

**Principal Exclusions**

Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- {viii} The first £50 of third-party property damage claims.

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, a full copy of the cover wordings are available on request from Perkins Slade Ltd

**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 Perkins Slade Ltd on 0121 698 8040 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.

The above is not intended to be a substitute for the policy wording, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the appointed insurance brokers for the Lawn Tennis Association.

# INCIDENT NOTIFICATION GUIDELINES

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**This information sheet tells you when you should report an incident/accident to insurance brokers Perkins Slade Ltd.  
[Do not send accident report books]**

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 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 would ask that you notify us immediately of any incident that involves:-

- a fatal accident
- an injury involving either referral to or actual hospital treatment
- any allegations of libel/slander
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- any investigation under any child protection legislation
- any circumstance involving damage to third party property

#### **An injury is defined as:-**

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

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 Perkins Slade 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 re-imbursed.**

**Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ  
Tel 0121 698 8050**