

Summary of Cover

Licensed Coaches of the Angling Trust

Underwritten by:	Hiscox Insurance Company Ltd & Ortus Underwriting
Policy Numbers:	HU PIB 8121816 (Public Liability and Professional Indemnity) ORT/ASTCPA/10193339 (Personal Accident)
Period of Insurance:	25 th October 2024 to 24 th October 2025
Operative time:	Whilst participating in any authorised /recognised activities of Angling Trust and whilst in membership of Angling Trust. Details of Angling Trust recognised activity can be located at Howden Angling Trust Insurance Centre https://www.howdengroup.com/uk-en/angling-trust

Liability Insurance

Policy Number	HU PIB 8121816
Insurer	Hiscox Insurance Company Ltd

Important The Professional Indemnity section below is provided on a “claims made” basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY

Cover provided	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 Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, 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.
Geographical Limits	Public Liability, Professional Indemnity and Employers Liability Temporary visits worldwide (whilst representing the Club/Syndicate), however trips to USA/Canada is limited to no longer than 90 days
Applicable Courts	Worldwide excluding claims brought in the USA
Entitled to Indemnity:	Licensed Coaches

Limits of Indemnity:

Public & Products Liability	£10,000,000	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies
Professional Indemnity Retroactive Date 25/07/2017	£10,000,000	any one claim excluding defence costs

Public & Products Liability

Protecting Angling Trust licenced coach members against your legal liability for bodily injury to third parties and damage to their property and includes defence for obstruction, loss of amenities, trespass, nuisance, or interference with any right of way, light air or water whilst undertaking the Angling Trust recognised activity

Professional Indemnity

Protecting against affiliated licenced coach members if held responsible for breach of professional duty arising from negligent act error or omission of a Qualified Person arising from their Angling Trust recognised Activity. This section includes a libel and slander extension.

Key General Exclusions

Liability arising out of:

- Criminal Acts
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Cyber Incidents & Attacks
- Use of boats/watercraft in excess of 8m in length
- Provision of Charter Fishing
- Data Protection
- Damage to own property
- Cyber claims and losses
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers
- Use of Power Tools unless the Power Tool conditions are met

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 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

Endorsements applicable to the Liability Sections for all categories of membership

PUBLIC & PRODUCTS LIABILITY

Charter Fishing

(Applicable to this Public & Products Liability Section only)

Fishing from a vessel for hire carrying a passenger or passengers who are not a **member** that are engaged in recreational fishing.

The following is added to **What is not covered**:

We will not make any payment for any claim or loss directly or indirectly due to **charter fishing**.

This exclusion does not seek to exclude indemnity to a **member** onboard the vessel purely in a passenger capacity who is not in control of the vessel or the **charter fishing** operation.

Use of Power tools

Cover for use of Power tools will only apply where :

- Power tools are used as per the manufacturers guidelines
- Power tools are only used by competent Adult
- Power tools are to be securely locked away when not in use
- Use of Chainsaws is permitted only by users wearing the appropriate PPE equipment

Summary of Personal Accident Cover

Policy Number	ORT/ASTCPA/10193339
Insurer	Ortus Underwriting
Age Limit	Under 96 years at the Policy Effective Date Anyone aged 86 to 95 are not insured for items 8 or 9 below

Personal Accident Cover Category A

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	£5,000
2	Permanent Total Loss of Sight of One Eye	£5,000
3	Permanent Total Loss of Sight of Both Eyes	£5,000
4	Loss of One or More Limb(s)	£5,000
5	Permanent Total Loss of Speech	£5,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£1,250
	(b) In Both Ears	£5,000
7	Permanent Total Disablement	£5,000
	Permanent Partial Disablement	Covered
8	Temporary Total Disablement	£50.00 per week
	Excess Period	14 Days
	Benefit Period	52 Weeks
9	Temporary Total Disablement by Weil's Disease (Leptospirosis)	£50.00 per week
	Excess Period	14 Days
	Benefit Period	52 Weeks

Maximum Sums Insured

Maximum Sum Insured Any One Occurrence	£1,000,000
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Category A

Maximum Sum Insured in respect of Item 1	The sum insured
Maximum Sum Insured in respect of Item 2	The sum insured
Maximum Sum Insured in respect of Items 3 to 5, 6b and 7	The sum insured
Maximum Sum Insured in respect of Item 6a	The sum insured
Maximum Sum Insured in respect of Item 8	The sum insured or 65% Gross Weekly Wage (whichever is the lesser)
Maximum Sum Insured in respect of Item 9	The sum insured or 65% Gross Weekly Wage (whichever is the lesser)

Additional Benefits

Item	Schedule of Benefits	Sums Insured
10	Medical Expenses	Up to 25% of any claim amount paid under Section A Items 1-8 up to a maximum payment of £10,000
11	Coma Benefit	£25 per day payable up to 26 weeks
12	Dental and Optical Expenses	Up to £250
13	Hospital In-Patient Expenses (per day)	£25 per day payable up to 30 days
14	Personal Effects	Up to £250
15	Funeral Expenses	Up to £5,000

Exclusions applicable to Medical Expenses

We will not pay for any claim where the benefit payable is recoverable under any other Insurance that **You** or an **Insured Person** may have in force

Exclusions applicable to Coma Benefit

We will not pay for the first 48 hours of any claim.

Exclusions applicable to Dental and Optical Expenses

We will not pay

- (a) for the first £50 each and every claim
- (b) for claims arising from pre-existing dental or optical conditions
- (c) for charges made for travelling time, broken appointments or similar punitive charges
- (d) for claims arising from wear, tear, deterioration, staining or defective workmanship
- (e) for routine examination, extractions, amalgam fillings, cleaning, scaling, polishing and x-rays
- (f) for cosmetic treatment or any treatment deemed to be clinically unnecessary
- (g) the costs of travelling expenses and telephone calls
- (h) the fitting or re-fitting of **Dental Implants** or any subsequent loss of or damage to **Dental Implants** once fitted

Exclusions applicable to Hospital In-Patient Expenses

We will not pay for any claim where the benefit payable is less than £50.

Applicable to ALL Sections of this Policy

The following **Policy** Exclusions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

We shall not be liable for death, disablement, loss or expense:-

1. Whilst the **Insured Person** is:-

- (a) Engaged or taking part in military, air force or naval service or operations (other than reserve or volunteer training)
- (b) Engaged or taking part in aeronautics or aviation, other than as a passenger.
- (c) Engaged or taking part in mountaineering or rock climbing normally involving the use of ropes and/or guides and/or specialist climbing equipment
- (d) Riding or driving in any kind of race.

2. Directly or indirectly caused or contributed to by the **Insured Person's**

- (a) Provoked assault or fighting except in bona fide self-defence
- (b) Own criminal act
- (c) Engagement or participation in civil commotions or riots of any kind
- (d) Deliberate exposure to exceptional danger (except in an attempt to save human life).
- (e) Intentional self-injury (f) Suicide or attempted suicide

3. For claims where medical or other suitable evidence is not provided.

4. Whilst the **Insured Person** is under the influence of alcohol (which exceeds the prescribed limit under the Road Traffic Acts 1988 and would render the **Insured Person** unfit to drive regardless of whether the **Insured Person** is driving or not), drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).

5. Consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).

6. Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

7. Arising from or attributable to **War** (whether declared or not), whilst the **Insured Person** is in the **United Kingdom** and/or the **Insured Persons Country of Domicile** or is travelling to any country or area that, at the commencement of travel, was publicly known to be in a state of, or faced with the threat of **War**.

This exclusion shall automatically be deemed inoperative if the **Insured Person's** presence in such country or area is attributable to:

- (a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
- (b) Involuntary diversion or transit due to force majeure or to **Hijack, Kidnap** or the like, an **Act of Terrorism** or criminal act, provided always that at the time of the original occurrence or act the **Insured Person** was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).

8. Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that, by reason of this exclusion, any claim is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**.
9. Arising out of or consequent upon or contributed to **Radiation**.
10. Where an **Insured Person** is aged 80 years or over at the **Policy** effective date
11. Any claim arising from or attributable to **Illness** or natural cause other than specifically noted under Item 9 - **Temporary Total Disablement by Weil's Disease (Leptospirosis)**
12. Arising from a disability or condition of the **Insured Person** for which medical advice or treatment has been given prior to the inception of cover under this Insurance.
13. Arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the **Insured Person**, including anxiety and/or depression.
14. Any claim in respect of Items 10 to 15 for any expenses incurred for longer than the **Benefit Period** as noted under Item 8 in the **Policy** schedule or 26 weeks whichever is the less. If Item 8 is not covered then **We** will not cover expenses incurred for longer than 26 weeks
15. Solely due to an **Insured Person** being unable to take part in sporting activities or pastimes
16. Where an **Insured Person** is a professional sports person other than
- (a) A full time or part time paid coach
- (b) A sponsored amateur who is engaged in their sport on a full-time or part-time basis (c) A professional entertainer

This document is intended to be a summary of cover and full copies of the policy wordings including terms, condition & exclusions are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Insurance Brokers for the Angling Trust.

Details of Angling Trust recognised activity and additional information regarding your membership insurance can be located at Howden Angling Trust Insurance Centre <https://www.howdengroup.com/uk-en/angling-trust>

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
- 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
- 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 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 Recording 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 6 years and significantly longer where the incident involves a minor. 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 regulations to report incidents to the HSE. For further information log onto the HSE website www.hse.gov.uk/riddor.