

British Gymnastics' Coaches

All British Gymnastics' registered coaches automatically receive Professional Indemnity Cover [which is a key part of the Legal Liability Protection Policy] providing their permanent residence is in the UK.

The Legal Liability Protection Cover will provide indemnity to Coaches whether paid/unpaid, for their gymnastics/trampolining activity [if it is in a British Gymnastics recognised environment]. Cover is world wide.

As part of our Child Protection Policy, British Gymnastics wishes to ensure that all members are working in regulated, safe, effective, child-friendly environments.

British Gymnastics Legal Liability Protection Policy will only cover Coaches if they are coaching gymnastics/trampolining in an environment which is under the control or influence of British Gymnastics.

Recognised Environments would include any facilities, coaching, training, competitions or courses which are under the control or management of:

- An Affiliated Home Nation or Region
- British Gymnastics Registered Club
- Local Education Authority i.e. School/College/University
- Health Authority i.e. Hospital/Rehabilitation Centre/Primary Care Trust
- Public Body - CCPR/Sports Councils, etc.
- Local Authority i.e. County Council/District Council/City Council
- Leisure Centre run by Local Authority
- Private Leisure Centre registered with BG under their Leisure Centre scheme

PLEASE NOTE:

Coaches working in any facility that are not under the governance of British Gymnastics or the organisations above, for example unregistered Leisure Centres, church halls, youth clubs, private unregistered clubs are **NO LONGER** covered by the BG Legal Liability Policy.

British Gymnastics' Conditions

1. CLUBS MUST REGISTER **ALL** THEIR MEMBERS WITH BRITISH GYMNASTICS SO AS TO ENSURE THAT THIS PROTECTION IS AVAILABLE.
2. Indemnity does not apply where a Club/Member is participating in non-British Gymnastics recognised activities.

Claims

In the event of a claim, or incident arising which could give rise to a claim, please contact British Gymnastics immediately, Tel: 0845 1297129 Ext: 2304, Fax: 0845 1249089.

Please Note:

Birthday parties and summer camps involving gymnastics/trampolining are included in the British Gymnastics cover. However, summer camps that involve other activities besides gymnastics/trampolining e.g. horse riding, cinema, swimming etc. are still excluded.

Perkins Slade Ltd

In order to provide you with the best available Liability Insurance Protection, British Gymnastics have appointed Specialist Sports Insurance Brokers, Perkins Slade Ltd.

Should you have any specific requirements or enquiries, please contact them direct:

Perkins Slade Ltd, 3 Broadway, Broad Street,
Birmingham B15 1BQ
Telephone: **0121 698 8050** Facsimile: 0121 625 9000
E-mail: info@perkins-slade.com

Perkins Slade Limited is authorised and regulated by the Financial Services Authority.

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A full copy of each policy wording can be obtained from Perkins Slade Limited.

In the event of your dissatisfaction please contact Perkins Slade who will advise you of the official complaints procedure.

Members' Mandatory Liability Protection & Personal Accident Insurance



This leaflet provides essential information

Please read it very carefully



For the period 1 October 2007 to 30 September 2008

Members' Mandatory Liability Protection and Personal Accident Insurances

INTRODUCTION

This vital protection is included as part of your membership of British Gymnastics and extends to coaches, officials, volunteers and members *[including full, associate, temporary and pre-school]* whilst engaged in British Gymnastics recognised activities.

It embraces any approved Gymnastics and Trampolining activity as well as club organised social events and gatherings.

Liability

This is a very wide LEGAL LIABILITY Policy which embraces Public and Products Liability, Libel and Slander, Professional Indemnity, Directors' and Officers' and Employers' Liability Covers. **It is a legal liability policy that will respond in the event that negligence can be proven.**

Personal Accident

Benefits include Death, Permanent Disablement, Dental and Medical Expenses *[as shown in this leaflet]*.

ABOVE ALL ELSE IT IS ESSENTIAL THAT YOUR INVOLVEMENT IN GYMNASTICS IS SAFE!

In the event that things go wrong, as they may from time to time, Insurance Protection is essential. **Clubs must register all their gymnastics members with British Gymnastics** to ensure this protection is available.

This leaflet only provides a summary of the benefits, full details of which and a specimen policy are available on request from Perkins Slade Ltd.

Cover:

Legal Liability to pay legal costs and damages in respect of claims made against the Member, arising out of:

Club activities, including training for competitions and displays, as well as any social, fund-raising and administrative activities recognised or approved by British Gymnastics.

This cover has been obtained following the best possible advice. As with all covers there are certain limits, exclusions, restrictions, excesses and conditions etc. You should verify these covers are adequate for your requirements and if necessary take independent advice.

Limits of Indemnity:

Legal Liability £ 10,000,000 any one occurrence

[In the aggregate in respect of Products Liability.]

Master policy - CR535382 - cover will be provided by Zurich Insurance Company until at least 31st October 2007 when cover will be provided 50% by Zurich and 50% by Insuresport Mutual Ltd until 30th September 2008. Excess Layer Policy Number 070550 000 2007 underwritten by Great Lakes Insurance Company

Employers' Liability £10,000,000 any one occurrence

Covers legal costs and damages arising out of death or bodily injury of employees in the course of their employment.

**There is no Policy excess.
Cover is worldwide.**

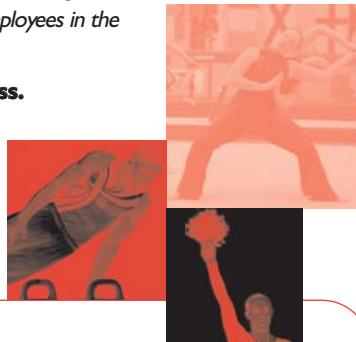
Principal Exclusions

Liability arising out of:

- Criminal or Deliberate Acts of the Insured
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Loss of or damage to your own property
- Product guarantee or recall, repair or replacement
- Medical malpractice

Please Note:

The Legal Liability Policy is written on a 'claims made' basis. This means the policy which responds is the one that is in place when a claim is actually made, not the one in place when the incident occurred.



This is a "no-fault" compensation for members up to the age of 80 *[subject to a medical certificate and assessment from the age of 75]* who are injured whilst participating in a Club authorised or organised activity *[anywhere in the world]*. Coaches over the age of 75 have to obtain a current medical certificate and be available to be assessed by an approved Examiner to confirm competency to Physically Support.

Benefits:

Death	£5,000
Loss of two or more limbs/both eyes <i>[or permanent loss of use]</i>	£50,000
Loss of one limb or one eye, loss of hearing, speech	£25,000
Permanent Total Disablement from gainful occupation of any and every kind <i>[continental scale applies]</i>	£40,000
Emergency dental expenses	£1,000
Medical expenses in respect of physiotherapy, radiotherapy, manipulative massage and soft tissue treatment following an accident/trauma injury <i>[other than stress injuries]</i>	£2,000
Hospitalisation <i>[max £750]</i>	£30 per day
Convalescence Benefit - should a stay in hospital as an inpatient exceed 7 days	£100
Emergency travel and accommodation expenses of relatives or guardians	£1,500

[NB: There is a £50 excess on each and every claim in respect of the Medical Expenses and Dental Expenses].

Temporary Total Disablement - Coaches

Loss of earnings *[in respect of gymnastics/trampolining coaching only]* for any coach injured as a direct result of an accident during participation (up to age 80) in the sport.

Benefit up to £250 per week [minimum £50 per week] [Max 104 weeks] [Excess period 28 days]

Principal Exclusions

- engaging in sport as a professional *[other than coaches or instructors]*
- war and kindred risks
- illness or disease not resulting from bodily injury or bodily injury due to a gradually operating cause