

SportSafe

**Insurance for Sports Tuition Groups and Sports Camps
Summary and Guide**



Arranged by

MM

MortonMichel

www.mortonmichel.com

SportSafe

SportSafe has been developed by Morton Michel and Covea Insurance plc. It is a flexible policy designed for sports tuition groups and sports camps that cater for children, between the ages of three and eighteen. The group or camp may specialise in just one or two sports, or cover a wide variety of sporting activities – either way, **SportSafe** is for you.

Depending upon the individual needs of your group, you can opt for either **SportSafe** (provides the basic essentials of liability and legal expenses insurance) or the more comprehensive package of **SportSafe Plus**.

Making the right choice

Morton Michel is the leading childcare insurance specialist, providing policies for the full range of childcare professionals, from individual childminders to chains of day nurseries. We pride ourselves on our speed and efficiency in processing policies and a rapid response to claims. We believe our service is second to none. Together with Covea Insurance plc, we have designed and written this specialist **SportSafe** policy to match your group's needs, providing the right level of cover at a competitive cost.



Value for Money

The **SportSafe** package automatically covers the essentials at a very competitive cost.

The **SportSafe** policy will provide the following cover as standard:

- **Public, Products & Employers' Liability**
- **Legal Expenses**
- **Helplines dealing with tax, legal matters and confidential counselling**

SportSafe can be extended to include the optional **Professional Indemnity** cover. Your schedule will show if you have selected this.

You can opt for the wider cover of **SportSafe Plus** which will provide the following covers as standard:

- **Public, Products and Employers' Liability**
- **Equipment**
- **Money**
- **Personal Accident**
- **Frozen Food**
- **Personal Clothing**
- **Legal Expenses**
- **Helplines dealing with tax, legal matters and confidential counselling.**

If you choose the **SportSafe Plus** policy, you can also add the following covers as optional sections (your schedule will show if you have selected them):

- **Loss of Revenue**
- **Professional Indemnity**
- **All Risks on specified equipment**
- **Trustees' and Officers' Financial Liability**
- **Buildings**
- **Terrorism**

Easy to understand documentation

This Summary and Guide is a clearly written, detailed summary of the main covers, extensions and exclusions of the SportSafe policy, so that you know what you will be covered for before you purchase your insurance. A full policy wording is available on request or you can contact our experienced scheme underwriters on 020 8603 0945 to discuss your insurance requirements further. A full policy booklet, schedule and Employers' Liability certificate will be issued when you take out the cover.



Plus... The Morton Michel ChildCare Club

When you take out SportSafe insurance you will receive automatic free membership to the ChildCare Club offering you:

- *ChildCarer*, a free monthly childcare eNewsletter, written by a leading childcare journalist
- Free EYFS training guides, discounts on childcare magazines and other childcare products
- a monthly prize draw
- a quarterly digital magazine, *Creative Minds*, packed with inspirational activity ideas for children.



Visit

www.mortonmichel.com/childcareclub

for further information on these exciting benefits.



Policy Summary

The SportSafe policy is underwritten by Covea Insurance plc (except where otherwise stated).

This document summarises the cover provided by the SportSafe policy and should be read carefully before you complete the proposal form. The Policy Summary does not contain the full terms and conditions, which can be found in the policy document. A full policy document is available free of charge from Morton Michel.

Public and Products Liability

Limit of Indemnity £3,000,000 (higher limits available on request)

If your group is held legally responsible for an injury to a child or third party, or for damage to a third party's property, or for defects in goods sold or supplied by you, then you will be required to pay damages. Public and Products Liability covers these damages and any resulting legal expenses up to the limit of indemnity.

Automatically Included

- accidental damage to the regular meeting place
- organised and supervised group outings and trips away for a maximum of 3 days (extensions can be arranged)
- fund raising events involving sports club officials, child members and their families. Other events and circumstances should be advised to Morton Michel for consideration
- legal defence costs and expenses incurred with the written consent of Covéa Insurance
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007
- food poisoning
- incorrectly administered first aid treatment
- administration of drugs/medicines in accordance with policy conditions
- administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing of stoma bags in accordance with policy conditions
- member to member liability

- children with special needs
- contingent motor liability – provides cover for the group if a motor accident occurs in connection with group business, for which the group is legally responsible and the car owner does not have the necessary cover in place. This does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. The group must take all reasonable precautions to ensure that any vehicle used has the appropriate motor insurance.

(Morton Michel offers motor insurance schemes designed specifically to support childcare activities. To find out more details about this specialist cover for private cars, people carriers and mini buses, call 0800 804 8010.)

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions

- provision of advice or breach of professional duty
- sale or supply of medicines, drugs, syringes, dressings or medical supplies or equipment of any kind whatsoever
- property belonging to the group, or in its care, custody or control
- personal property of staff, children and members attending the group
- physical or sexual abuse
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks
- fines, penalties or liquidated, punitive or exemplary damages

- treatment (other than first aid treatment, the administration of drugs/medicines in accordance with policy conditions and the administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing of stomach bags in accordance with policy conditions)
- participant to participant injury
- activities not advised to and agreed in writing by Morton Michel.

Optional Extension to Public and Products Liability

Professional Indemnity Extension

Limit of Indemnity £250,000 or £500,000

Your Public Liability section can be extended to cover your group's legal liability in the event of a group official making an error, or omitting to do something that they should have done, or committing libel or slander; provided that all such actions are unintentional.

Extension Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Extension Main Exclusions

- All relevant Public and Products Liability Main Exclusions apply to this Extension.

Employers' Liability

Limit of Indemnity £10,000,000 any one cause (£5,000,000 if arising out of terrorism)

If you are an employer, you are required by law to have Employers' Liability insurance. This covers you in case an employee suffers an accident at work for which you are held legally responsible. Employees include paid or unpaid supervisors, students, work experience students, trainees and volunteers.

Automatically Included

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Health and Safety at Work etc Act 1974 – limit £10,000 in any one period of insurance
- legal defence costs and expenses incurred with the written consent of Covêa Insurance
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007.

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.



Legal Expenses

This section of cover is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's.

The insurer will pay legal costs & expenses and employment compensation awards up to £100,000 including the cost of appeals for an insured event that occurs during the period of insurance:

- When we receive your claim we will always assess it for reasonable prospects of success. Providing the event is covered by the policy and your claim is more likely than not to succeed, we will appoint a solicitor to act for you.
- Unless there is a conflict of interest ARAG will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal or the small claims court.

Significant Features and Benefits

The following insured events are covered.

- **Employment**
We will defend you if, after completing internal grievance or disciplinary procedures, you have a dispute with a past, present, or prospective employee, arising from a contract of service and/or breach of employment laws.
- **Employment Compensation Awards**
The insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us to settle a dispute, where they have accepted your Employment claim.
- **Employment Restrictive Covenants**
A dispute with
 - your employee or ex-employee which arises from a restrictive covenant in a contract of service with you
 - another party who alleges that you have breached their legal rights protected by a restrictive covenant.
- **Tax Protection**
An HMRC compliance check, or formal enquiry into your business' tax or dispute about VAT, including an appeal.
- **Property**
An event which causes damage to your property, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.
- **Legal Defence**
We will defend the insured in an investigation that could lead to prosecution and/or if criminal proceedings are brought. Directors and/or partners are covered to defend a motor prosecution whether or not it relates to the business.
- **Compliance & Regulation**
We will
 - appeal against a statutory notice issued against your business,
 - defend a civil action brought under the Data Protection Act,
 - represent you where Public Childcare Proceedings/Public Law Children Order proceedings are initiated by a Local Authority or the NSPCC as a result of the care provided by an insured person to a child(ren) in an insured person's professional capacity as a childminder/childcare provider under the Children Act 1989 or Children (Northern Ireland) Order 1995.
- **Statutory licence appeals**
We will appeal against a decision to alter, suspend, revoke or refuse to renew a statutory registration.
- **Loss of earnings**
The insurer will pay loss of earnings if an insured has to attend court or tribunal for a claim under this policy or because they are called for jury service.
- **Employees' extra protection**
We will defend an employee in civil proceedings brought
 - for unlawful discrimination, or
 - against them in their capacity as a trustee of your company pension fund.We will pursue a personal injury claim by an employee or a member of their family that arises from your business activity and represent your directors and/or partners who have fallen victim to identity theft.

- **Crisis Communication**

The insurer will pay up to £10,000 to provide you with access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.

- **Contract & Debt Recovery**

We will pursue or defend your legal rights in a dispute arising from the purchase, hire, lease, servicing, maintenance, sale or provision of goods or services providing the amount in dispute exceeds £200.

Main Exclusions

- legal costs, expenses, and compensation awards incurred before we accept a claim
- **Employment**
carrying out internal grievance or disciplinary procedures
- **Employment Compensation Awards**
money due to an employee under a contract of service
- **Employment Restrictive Covenants**
the restrictive covenant must not extend further than is reasonably necessary to protect the business interests or contain restrictions in excess of 12 months
- **Tax Protection**
 - any claim where you have been negligent or have not met legal timescales
 - an investigation by the Fraud Investigation Service of HM Revenue and Customs
 - tax avoidance
- **Property**
any claim where a contract exists between you and the other party
- **Legal Defence**
a parking offence
- **Compliance & Regulation**
 - pursuing an action other than an appeal
 - a Health and Safety Fee for Intervention

- **Loss of Earnings**

any money that can be claimed back from the court or your employer

- **Employees' Extra Protection**

a condition, illness or disease that gradually develops over time

- **Contract & Debt recovery**

- the sale or purchase of any land or buildings
- computer systems which have been tailored to your requirements
- breach of professional duty

Helplines

You can call our legal advice line and get immediate advice on all legal problems affecting your business 24/7. You can also obtain tax related advice from our tax helpline or use our counselling line which is available to you, your workforce and their families.

Legal Advice

Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice.

Crisis Communication Helpline

You can use this helpline at any time for advice about negative publicity or media attention.

Counselling Assistance Helpline

You can use this telephone service 24 hours a day, 365 days of the year.

Legal Services Website

With your policy you get free access to our legal services website, which allows you to create many online documents and guides which can help your business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge you can have complex documents checked by a solicitor.

SportSafe Plus

SportSafe Plus is an enhanced cover, including all of the SportSafe covers:

- Public and Products Liability
- Employers' Liability
- Legal Expenses Insurance
- Helplines

as well as the following additional cover:

Group Equipment

Sum insured £5,000 (more if required)

Equipment belonging to you or for which you are responsible is covered, whilst kept in group premises, against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, or falling trees or branches.

Automatically Included

(subject to adequacy of sum insured)

- debris removal
- damage to the premises caused by theft involving forcible and violent entry provided you are responsible for the repair of such damage
- accidental damage to sanitary ware, underground pipes or cables, up to £1,000
- cost of refilling fire extinguishers if discharged because of a fire
- loss of metered water up to £2,500
- external fixed CCTV equipment and security lighting up to £1,000
- other fixed property in the open, including fixed play equipment, (other than for storm or flood) up to £2,500
- replacement of locks and keys following theft of keys up to £1,000

- the structure of any timber or metal sheds at the premises that are used for storage up to
 - £1,500 in total for timber sheds
 - £2,500 in total for metal sheds
 - maximum £2,500 in total overall
- the contents of any timber or metal sheds at the premises up to
 - £1,500 in total in timber sheds
 - £2,500 in total in metal sheds
 - maximum £2,500 in total overall.

Main Exclusions

- the first £100 of each claim
- property not locked in a room, hall, cupboard or shed at the end of every group session
- loss or damage caused by other authorised users of the premises
- terrorism, war and similar risks.

NB: Please keep receipts when you buy any equipment for your group because the insurers need to see these as proof of purchase should you have to make a claim. Claims can be settled much quicker if the receipts can be produced.

Deterioration of Refrigerated/ Frozen Food

Sum insured £300 (more if required)

Loss by deterioration of stock in any freezer or refrigerated cabinet following breakdown or accidental damage, or failure of public electricity supply.

Main Exclusions

- the first £25 of each claim
- equipment more than 10 years old.



Group Money

Covers loss of money whilst:

- in transit or in a bank night safe – £2,000
- on the premises during business hours – £2,000
- in the home of any authorised group official – £1,000
- on the premises outside business hours in locked safe – £1,000
- on the premises outside business hours not in locked safe – £350.

Main Exclusions

- the first £50 of each claim
- loss from any unattended vehicle
- money on the premises during business hours not contained in locked safe, locked desk or locked filing cabinet
- fraud or dishonesty of any group official unless discovered within seven working days
- shortages due to error or omission
- dishonoured cheques or use of counterfeit money.



Personal Assault

Group officials aged between 16 and 70 are automatically provided with compensation if they sustain bodily injury or death following an assault whilst handling money in connection with your business.

Compensation Levels

- death, loss of limb(s), loss of sight or permanent total disablement: £20,000
- temporary total disablement (up to 104 weeks): £50 per week.

Main Exclusions

- the influence of drugs or liquor.

Group Officials' Personal Money

Limit £100 any one group official

Covers loss of group officials' personal money occurring at the premises during group sessions.

Main Exclusions

- the first £10 of each claim
- fraud or dishonesty of any group official
- dishonoured cheques or use of counterfeit money
- any amount recoverable under any other policy of insurance.



Personal Accident for Staff and Children

The majority of accidents are dealt with under Public or Employers' Liability insurance. However, some accidents are not anyone's fault and the group cannot be held responsible. In these circumstances, the Personal Accident insurance will give compensation provided that the accident occurred:

- whilst the victim was engaged in organised and supervised group activities, and
- the victim suffered one of the injuries specified in the following chart.

Injury	Compensation Level	
	Staff aged 16-70	Group Children
Loss of Limb(s)	£20,000	£20,000
Loss of sight	£20,000	£20,000
Permanent total disablement	£20,000	£20,000
Temporary total disablement	£50 per week (up to 104 weeks)	N/A
Death	£20,000	£5,000

Main exclusions

Any injury or death caused by

- hazardous sports and pastimes
- the influence of drugs or liquor
- pregnancy, childbirth or any communicable disease
- terrorism, war and similar risks.



Personal Clothing for Staff and Children

Limit £100 any one group official or group child.

Covers the loss of, or damage to, the personal clothing of group staff and children, occurring on the premises during any group session.

Main Exclusions

- the first £10 of each claim
- any amount recoverable under any other policy of insurance
- wear, tear, depreciation or diminution in value
- any damage caused by cleaning, repairing, altering or maintenance of property.



Optional Extras

Optional Extras

If you have opted for SportSafe Plus, your insurance may be extended to include any of the following:

Buildings (Optional)

Buildings and outbuildings can be covered against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicle, storm, flood, sudden escape of water or oil, falling trees or branches.

Automatically Included (subject to adequacy of sum insured)

- accidental damage to sanitary ware, underground pipes or cables
- architects' and surveyors' fees
- debris removal
- public authorities costs
- all fixed external glass.

Also automatically covered is Property Owners' Liability with a limit of £3,000,000 (higher limits available on request). This insurance will be provided under the Public and Products Liability Section of the policy, if you select the Buildings Optional Extra.

Main Exclusions

- the first £200 of each buildings claim
- the first £50 of each glass breakage claim
- subsidence, ground heave or landslip
- fences and gates
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks.

Loss of Revenue (Optional)

Provides protection against financial loss during the period taken for the business to return to normal following loss or damage by any of the events covered under the Group Equipment section. Reasonable costs incurred to maintain the business following loss or damage are included.

The sum to be insured should be based on your estimate of the gross revenue to be earned in the next twelve months (or any longer period that you choose) with allowances for anticipated growth and inflationary factors.

Automatically Included

- unrecoverable outstanding debit balances
- prevention of access due to damage to nearby premises
- loss caused by damage at land-based premises of public utilities or telecommunication undertakings
- accidental failure of electricity, gas or water supplies at the terminal ends of the public supply undertaking's feed to the premises (unless such failure is for a period of less than sixty minutes)
- compulsory closure due to
 - the occurrence at the premises of murder or suicide, limit £10,000
 - the occurrence at the premises of an outbreak of a notifiable human infectious or contagious disease, limit £10,000
 - the occurrence at the premises of food poisoning, limit £10,000
 - defective sanitation, vermin or pests at the premises, limit £10,000.

Main Exclusion

- terrorism, war and similar risks.

Trustees' and Officers' Financial Liability (Optional)

Three levels of sum insured are available for all claims by all trustees and officers of your group: £5,000/£7,500/£10,000

If your group is forced to close with insufficient assets to cover outstanding debts, the trustees or officers of your group may find themselves held responsible for such shortfall. The closure of the group must be outside the control of the trustees or officers.

Main Exclusions

- the first £25 or 5% of each claim, whichever is the greater
- fraud, embezzlement, misappropriation or other criminal act of any trustee or officer
- shortfall resulting from dishonoured cheques, use of counterfeit money, clerical/accounting errors or shortages due to error or omission
- losses arising from the closure of the group within the first six months from inception date.

NB: You should only take out this Optional Extra if your trustees or officers could be held personally liable for the debts of the group.

All Risks (Optional)

Sum Insured to be the replacement cost of the property

As an alternative to the specified perils insured by the Group Equipment section, you may prefer to have certain items of equipment covered for accidental loss or damage occurring anywhere in the UK.

Main Exclusions

- the first £100 of each claim
- wear and tear
- theft from unattended vehicles
- storm or flood unless the property is contained in an enclosed vehicle or in a building
- electrical or mechanical breakdown

- breakage of brittle articles (unless part of photographic equipment)
- terrorism, war and similar risks.

Terrorism (Optional)

Provides Terrorism cover in Great Britain for property, loss of revenue and book debts where these are insured by your policy.

Main exclusions

- riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- virus or similar mechanism or hacking or denial of service attack or phishing in respect of any computer or other equipment

Important

To obtain the full benefit from your insurance it is important that the sums insured are adequate at all times. If they are inadequate then, in the event of a claim, the amount payable will be reduced in proportion to the degree of underinsurance. It makes sense to review the sums insured regularly, particularly if you have refurbished your premises or purchased new equipment. Seek professional advice to ensure that the sums insured are correct.

More Information

If you have any queries regarding insurance for your group please contact

Morton Michel
Alhambra House
9 St Michaels Road
Croydon CR9 3DD

Telephone: 020 8603 0945

Fax: 0845 2570547/0548

www.mortonmichel.com

More from Morton Michel

Motor Insurance

If you carry children in your car, you must make sure that you have adequate motor insurance cover in place. Some insurers will charge an additional premium for this. Morton Michel's motor policy automatically allows you to use your car in connection with your childcare business at no extra cost. We believe that it is the only motor policy to specifically state on your certificate of insurance that you are covered for: "social, domestic, pleasure and business use in connection with childcare activities".

Morton Michel can also provide you with competitively priced minibus and MPV insurance for your sports group or sports camp, which includes Full Business Use. This policy (called "KiddieBus") has a wide range of standard and optional features and has been designed to ensure that you get the cover that you feel is right for you.

For details of our competitively priced motor cover, please call freephone:

0800 804 8010 or email motor@mortonmichel.com

Morton Michel – The Childcare Insurance Specialist

Founded in 1964, Morton Michel is a recognised leader in childcare insurance. It has unrivalled expertise in this field, which it applies to the development of its insurance products.

Morton Michel arranges cover for around 10,000 nurseries and pre-schools, 20,000 childminders and nannies, 6,000 out of school clubs and numerous other social and voluntary groups connected with childcare.

Morton Michel is dedicated to providing top quality service to all its clients.

Covea Insurance plc

Covea Insurance plc offers an extensive range of commercial and personal insurances.

Covéa Insurance is renowned for its specialist policies including this SportSafe policy, which has been tailored with the requirements of your sports group in mind and achieves the highest product standards to support your activities. The company prides itself on its efficient use of the latest technology in the administration of its policies and in the swift settlement of claims.

We work closely with Morton Michel, underwriting their specialist childcare and adult care policies and together, our extensive experience of the care industry enables us to develop policies that match the specific risks involved. This results in comprehensive cover at competitive premiums.



Frequently Asked Questions

What is Public Liability insurance and why is it so important?

Public Liability insurance covers you if someone in your care, or a member of the public, suffers an injury that is held by law to be your fault. If, for instance, you erect a goalpost incorrectly and it falls over and injures someone, or if you fail to ensure that the area on which you are playing is free from hazards (e.g. syringes, obscured water taps, etc) and an injury results, then your group could be held legally liable. You need Public Liability insurance to protect you against such lawsuits.

What is Employers' Liability insurance?

If you employ anyone you are required by law to take out Employers' Liability cover. It is similar to Public Liability insurance, but relates specifically to injuries suffered by your employees. Recent examples have included an employee injured when a cupboard fell off the wall and an employee injured following a fall from a ladder.

What is the difference between Liability and Personal Accident insurance?

Liability insurance covers you for damages and costs that may be awarded against you in a Court of Law, when you have been found to be at fault. The Personal Accident section provides an agreed amount of compensation in the event of an injury, such as loss of a limb or an eye, suffered by a group official or group child in an accident, irrespective of who may have been at fault. A full list of injuries for which compensation would be payable is stated on page 10 of this summary.



What sports and activities are included?

Badminton, basketball, bowls, cricket, croquet, dancing (other than break dancing), football, golf, hockey, ice skating, netball, non-contact martial arts, roller skating (excludes roller blading and skate boarding), rounders, squash, swimming, table tennis, tag rugby, tennis, track athletics and volleyball are all included automatically.

Please note that other sports and activities may be included, but these will need to be approved in writing by Morton Michel before cover can be given.

Do we have to register under the Childcare Act 2006 to take out the policy?

If your group is required to be registered under the terms of the Act, then you must obtain registration and adhere to its terms in order for the insurance to be valid. If your group is exempt from the Children Act, then you do not require registration to obtain the insurance cover. Please contact Ofsted or your registering authority to find out if you need to be registered.

Are voluntary workers covered under Public Liability or Employers' Liability?

Regular voluntary workers are regarded as employees for the purposes of the Public Liability and Employers' Liability insurances. Your legal liability for bodily injury to regular voluntary helpers is covered under the Employers' Liability Section.

Can we take on young people for work experience?

Yes, provided that they are on a Government or otherwise authorised work experience, training, study, exchange or similar scheme. They must always work under the supervision of experienced group officials and be of an appropriate age for the duties being performed. If in any doubt, please contact Morton Michel. If you are asked to sign a document from an authority concerning young people doing work experience, please let Morton Michel see this document.



Are we covered for giving medication?

The administration of non-prescribed drugs or medicines, prescribed oral medication or asthma inhalers and the administration of other medication is covered strictly in accordance with conditions stated in the policy. (See also the FAQ relating to children with special needs.)

Does the policy cover children with special needs?

Yes, the SportSafe policy covers your legal liability to any child with special needs in your care arising out of the activities of your group and in respect of any injuries they may sustain as a result of defects at your premises. It also covers your legal liability for the administration/provision of first aid treatment, drugs/medicines, oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing of stoma bags, strictly in accordance with conditions stated in the policy. You must ensure that you are complying with all Ofsted or your registering authority requirements and that appropriate supervision ratios apply.

What age group does this insurance cover us for?

Children between the ages of 3 and 18 are automatically covered under the policy. Wider age ranges are not eligible for SportSafe.

Does the cover include sheds and contents of sheds?

Yes, within certain limits, providing it is either a timber or metal shed. Please refer to the Group Equipment section on page 8 for details of the cover. If the limits are insufficient for your needs or if you have a shed that is not timber or metal, please contact Morton Michel.

Do my staff require any qualifications?

Staff should have at least a level 1 qualification in the sport being coached. In the case of multisports, staff should have level 1 qualification in at least two of the sports being coached.

What is the difference between member to member liability and participant to participant liability?

Participant to participant liability is the liability of one participant to another, in respect of injuries caused in the course of play and the injured participant brings a claim against the other. This is not covered by your insurance. There is no cover for injuries caused by one participant to another in the course of play.

Member to member liability is the liability of one member to another, in respect of injuries (or damage to property) occurring other than in the course of play but in the course of normally attending the club (e.g. leaving a sports bag in a hazardous place, resulting in a fall of another member. This is covered by your insurance, provided you can be held legally liable.



Guide to Security

The following are recommended security devices for use in specific areas of your building.

Your local Crime Prevention Officer or locksmith (preferably one who is a member of the Master Locksmiths Association - see “yellow pages” or www.locksmiths.co.uk) will be able to advise you on suitable locks and other devices, where special fittings are required.

Final exit door

The final exit door should be protected by at least one of the following:



- **Mortice Deadlock** – a mortice deadlock that conforms to BS3621 or a lock of higher quality, morticed into the door. Must have a **minimum of 5 levers**.



- **Cylinder Rim Deadlock** – these are surface mounted locks and are useful if a door is not thick enough to take a mortice deadlock. If you opt for this type of lock, it needs to be one that is of high quality.



- **Close Shackle Padlock** – a padlock with a limited space around the shackle, in order to prevent the use of a crowbar or similar tool. Must have a **minimum of 5 levers** and be fitted on a coach-bolted locking bar.



- **Multi-Point Locking System For UPVC Doors** – a multi-point locking system that has a **minimum of three locking points** that all lock simultaneously by the turn of a key.

Fire exit door

Fire exit doors should be as designated and approved by the Fire Safety Inspecting Officer. They should be fitted with a push/panic bar and hinge bolts.



- **Push/Panic Bar** – this should be fitted at a suitable height for easy operation.



- **Hinge Bolts** – these should be fitted top and bottom on the hinge side of the door.

Patio doors



- **Patio Door Locks** – locks that are especially designed for patio doors to secure the door at the top and bottom. A stop must be fitted to prevent the doors from being lifted out of their frame.

Other external doors

These may be protected by the same types of locks that are described for the final exit door. The following are acceptable alternatives:

With French windows or two leaf doors, these bolts should be fitted top and bottom of each leaf and used in conjunction with any centre lock already fitted.



- **Mortice Security Bolts** – two key-operated mortice security bolts with removable keys, sited near the top and bottom of the door.



- **Key-Operated Surface Mounted Bolts** – two key-operated surface mounted bolts with removable keys, sited near the top and bottom of the door.

Accessible windows

All opening windows (including skylights and fanlights) that are accessible (including those that can be reached from flat roofs) should be protected by an appropriate key-operated lock or key-operated security bolt with removable key. A number of different key-operated locks are available to suit most windows, including sash, fanlight, louvre, wood and metal casements.



- **Sash Windows** – can be protected by the type of security bolt illustrated.



- **Casement Windows** – can be protected by the type of key-operated locks illustrated. There are locks for both wooden and metal casement windows available.



- **Fanlights** – can be protected by the type of security bolt illustrated.



- **Louvres** – the slats should be glued in their frame with epoxy resin and a louvre lock fitted.



The following websites will give you full details of a wide range of security devices that are available:

- **Chubb Locks** – www.chubblocks.co.uk

- **ERA Products** – www.era-security.com

- **Ingersol Security** – www.ingersollocks.co.uk

- **Union** – www.uniononline.co.uk

- **Yale** – www.yalelock.com

- **Banham** – www.banham.com

Customer Service Information

1. Insurers under the policy

Covea Insurance plc is the insurer under this policy except under the Legal Expenses Section, which is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's.

2. Covea Insurance plc

Covea Insurance plc (Covéa Insurance) is a public limited company registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covéa Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

Registered Office: 2 Norman Place, Reading, RG1 8DA.

3. Information about ARAG plc

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated



by the Financial Conduct Authority and Prudential Regulation Authority.

You can check this by visiting the Financial Conduct Authority website at www.fca.org.uk/register or by contacting the Financial Conduct Authority on **0800 111 6768** (freephone), or **0300 500 8082**.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

4. Morton Michel

The SportSafe policy is arranged by Morton Michel Limited.

Morton Michel Limited is a private company limited by shares incorporated in England and Wales under registered number 5120835.

Its Registered Office is 3rd Floor, Chancery House, St Nicholas Way, Sutton, Surrey, SM1 1JB; its head office is Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD.

It is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 527300. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

5. Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

6. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

7. Premiums

Premiums are payable annually to Morton Michel. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

8. Promise of satisfaction and service

We are confident that your SportSafe policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of the start date of your policy or from the date you receive your policy document if this happens later, but if there has been an incident which has resulted or could result in a claim you must reimburse us for any amounts we have paid or may be required to pay, in respect of that incident.

9. Duration of contract

The first period of insurance under your SportSafe policy will be 12 months unless otherwise requested by you and agreed by us in writing.

10. Financial Services Compensation Scheme

The insurers under this policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of them cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

11. Notification of a claim

If you have a claim (other than under the Legal Expenses section), or are aware of an incident that could result in a claim, please contact Morton Michel on **0208 603 0945** or Covea Insurance plc on **0330 134 8187**.

If you have a claim, or are aware of an incident that could result in a claim under the Legal Expenses section, please contact ARAG on **0117 917 1698** or download a claim form from www.arag.co.uk/newclaims.

12. Enquiries and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact Morton Michel at Alhambra House, 9 St Michaels Road, Croydon CR9 3DD; telephone number **0208 603 0945**.

If your complaint relates to the cover under this policy or the way a claim is/has been handled (other than for Legal Expenses cover) you should contact us by either writing to us at the Customer

Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephone **0330 134 8194** or email information@coveainsurance.co.uk. A copy of Covéa Insurance's complaints handling procedure is available on request.

If your complaint relates to the Legal Expenses cover, please write to The Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN or contact ARAG by telephone on **0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded) or email customerrelations@arag.co.uk.

Should you remain dissatisfied you can pursue your Legal Expenses complaint further with Lloyd's, One Lime Street, London EC3M 7HA or contact Lloyd's by telephone on **0207 327 5693** or email them at complaints@lloyds.com. Website www.lloyds.com/complaints.

Using these services does not affect your right to take legal action.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR; telephone numbers **0800 023 4567** (calls to this number are normally free for people calling from a "fixed line" phone – but charges may apply if you call from a mobile phone) and **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website www.financial-ombudsman.org.uk.

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.

www.mortonmichel.com

Arranged by



MortonMichel

Tel: 020 8603 0900 Fax: 0845 2570547/0548 www.mortonmichel.com

Morton Michel Alhambra House 9 St Michaels Road Croydon CR9 3DD