



Archery GB Summary of Liability Cover 2021

Insured:	Grand National Archery Society T/As Archery GB, Archery UK Ltd, Archery GB Ltd, The Archery Foundation, All Affiliated Societies, Clubs & Members of Grand National Archery Society including Voluntary Helpers.	
Period of Cover:	01 March 2021	to 28 February 2022
Retroactive Date:	01 January 1985	
Activities:	All activities recognised / authorised by Grand National Archery Society T/As Archery GB within the current Rules and Laws of Shooting as provided by the Society.	

COMBINED LIABILITY

Policy Number	HU PI6 9397526
Insurer	Hiscox Insurance Company Limited (Hiscox)

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 Hiscox within the period noted above. Cover includes public liability, professional indemnity, 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. The cover is provided on a “claims made” basis. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

All incidents that may give rise to a claim in the future should be notified to Hiscox through Howden, at the time of incident.

Limits of Indemnity

Public & Products Liability	£10,000,000	any one event (any one period costs inclusive for Products) (Pollution £100,000 any one period costs inclusive)
Professional Indemnity	£10,000,000	any one period
Abuse	£5,000,000	any one period (costs inclusive)
Legal Defence Costs for Health & Safety / Consumer Protection / Corporate Manslaughter	£250,000	any one period
Employers Liability	£10,000,000	any one event (Terrorism restricted to £5,000,000 any one period)
Directors’ and Officers’ Liability (Management Liability)	£10,000,000	any one period (costs inclusive)
Directors’ and Officers’ Liability (Corporate Legal Liability)	£10,000,000	any one period (costs inclusive) (Pollution £100,000)

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- 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

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Excesses: £100 each & every claim in respect of Third Party Property Damage
£250 each & every claim in respect of D&O Corporate Legal Liability

The above is intended to be a summary only of cover, a full copy of the cover is available on request from Archery GB, and can be supplied by e-mail at no cost, or a paper copy can be provided, but a small administrative fee will be payable.

Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business.

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 Howden 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.



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

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 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/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. 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 INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf