



## Evidence of Cover Sports Liability Insurance

We are the appointed Insurance Brokers to the Camanachd Association and their affiliated members including Clubs, Leagues and Referees.

The following Evidence of Cover can be displayed publicly by all affiliated members of the Association and given to all parties that require evidence of your insurance cover.

If you have any teams that participate at a Professional Level, please note that cover will not be in place, and you should apply online for stand alone coverage, please visit [www.sportsguard.co.uk/liability](http://www.sportsguard.co.uk/liability).

**Do you operate a licensed premises?** – this insurance includes coverage for licensed premises, however, if you are hiring or renting out premises to members of the club or members of the public for private functions, you will need to apply for additional coverage via our website [www.sportsguard.co.uk/events](http://www.sportsguard.co.uk/events).

**In the event of a claim:** All claims and/or incidents that have or are likely to give rise to a claim must be reported to Sportsguard on 01604 644277 immediately.

Please ensure all necessary report/claim forms are completed as soon as possible to avoid prejudicing any claim. Do not, under any circumstances, admit liability or promise any form of settlement.

**Do you also run a coaching school or academy?** – This is not included within this scheme, you can get a quote to insure these activities online, please visit [www.sportsguard.co.uk/liability](http://www.sportsguard.co.uk/liability) for more information and to get a quote.



## Evidence of Cover

To whom it may concern

**POLICY NUMBERS:** Liabilities: PLON99/0088191 Directors & Officers: PLON99/0088193  
**INSURED:** Affiliated members including Clubs, Leagues and Referees of **The Camanachd Association**  
**PERIOD OF INSURANCE:** **01 January 2020**, or date of affiliation, whichever is the later, to **31 December 2020**, both dates inclusive  
**STEPS INSURED:** Adult/Youth  
**UNDERWRITTEN BY:** Camanachd Association Youth and Adult  
**RETRO ACTIVE DATE:** Certain Syndicates at Lloyds  
**1 July 2017**

| <b>PUBLIC &amp; PRODUCTS LIABILITY</b> |  |
|--|--|
| Limit of Indemnity                     | £10,000,000 any one occurrence in respect of Public Liability<br>£10,000,000 in the aggregate in respect of Products Liability   |
| Player Legal Defence Costs             | £200,000   |
| Excess                                 | £150 each and every claim for damage to Third Party Property;<br>or £25 in respect of each and every claim for damage to glass/windows up to £2,000;<br>or £150 in respect of each and every claim for damage to glass/windows over £2,000 |
| <b>EMPLOYERS LIABILITY</b>             |  |
| Limit of Indemnity                     | £10,000,000 any one occurrence and in the aggregate  |
| Excess                                 | £250 each and every claim  |
| <b>PROFESSIONAL INDEMNITY</b>          |  |
| Limit of Indemnity                     | £10,000,000 any one occurrence and in the aggregate  |
| Excess                                 | £100 each and every claim  |
| <b>DIRECTORS &amp; OFFICERS</b>        |  |
| Limit of Indemnity                     | £5,000,000 any one occurrence and in the aggregate   |
| Excess                                 | £150 each and every claim  |
| <b>ABUSE</b>                           |  |
| Limit of Indemnity                     | £1,000,000 any one occurrence and in the aggregate   |
| Excess                                 | £150 each and every claim  |

### Principal Exclusions

Liability arising out of:

- a) Malicious or Criminal acts.
- b) Use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- e) Medical malpractice.
- f) Property in charge of or control of the insured.
- j) Player-to-Player Liability Excluded (Playing Risk Exclusion)
- k) Bouncy Castles, Inflatables, Hazardous Pursuits, Fireworks.
- l) Known Predator Exclusion

This summary is part of a full policy wording which is available on upon request. This document is issued as a matter of information only and is subject to the policy terms, conditions, limitations, exclusions and cancellation provisions.

**SIGNED:**

On behalf of Sportsguard and Underwriters

**DATED:**

Wednesday, 05 August 2020