



STA Individual Members Liability Insurance Cover

Set out below is a summary of the cover provided to individual members of the Swimming Teacher's Association. This document is for guidance only and does not form part of the insurance contract and is separate to the cover required for swimming clubs and schools.

Who is covered?

- Any paid up member acting in an individual capacity whilst engaged in an activity of the Swimming Teacher's Association.

Qualifying Criteria

- Members must be teaching or acting within their STA approved qualifications; approved qualifications includes qualifications issued by other organisations that have been approved by the STA.

Cover provided

- Public Liability with a limit of indemnity of £5 million for any one claim, provided by Hiscox Insurance Company Limited under policy number HUPI61820816.
- Additional Public Liability with a limit of indemnity of £5 million for any one claim, provided by Zurich Insurance Limited under policy number LY525295.
- Total public liability cover provided in respect of any one incident £10 million.
- Professional Indemnity Insurance with a limit of indemnity of £1 million provided by Hiscox Insurance Company limited under policy number HUPI61820816.

Approved activities

- Teaching swimming and its associated skills (including water aerobics but excluding aqualung diving).
- Teaching or acting as a life saver or lifeguard.
- Teaching or acting as a first aider (including defibrillation).
- Teaching water exercise or therapy.
- The provision and delivery of courses relating to pool plant operation.
- The provision and delivery of courses relating to manual handling.
- Educational courses relating to sports and recreation safety.

Geographical Limits

- Cover applies to UK members residing in the UK, Eire or the Falkland Islands.
- Cover applies to UK members residing in the UK, Eire or the Falkland Islands whilst working abroad on a short term contract of up to 8 weeks total in any one year.

Important notes and exclusions

- Cover does not apply to junior or corporate members.
- Cover does not apply to swimming clubs or schools. All swimming clubs and schools irrespective of their profit status or whether or not they employ staff should obtain additional cover for their school.
- The policy only covers claims made during a current period of STA membership and when the policy is in force. Any claim submitted where either membership or the policy of insurance has expired will not be met.
- Any incident that may give rise to a claim under the policy must be notified to the insurers immediately as failure to do so can invalidate your insurance cover.
- Activities must be confined to those listed above and insurers will need to satisfy themselves that the member was only engaged in an approved activity.