

Insurance

Following a significant amount of comment on social media, and a survey carried out by STA, it is clear that there is still a lot of confusion over what additional insurance, if any, is required by our Swimming Teacher members. STA has asked Aults, providers of Swimsure Swimming Club insurance, to produce a simple flow chart to assist members and to provide a brief summary of the different types of insurance cover that may be required.

Below are the main policy covers to consider although the list is not exhaustive, the numbered notes on the flow chart refers to the numbered paragraphs below. If you are still unclear as to the type of cover you need to protect yourself and your business, the team at Swimsure would be happy to answer any questions that you may have. You can contact them at www.swimsure.co.uk or call on 0845 450 8020.

Summary of Insurance Covers

1. **Standard Members Insurance – IMPORTANT – the cover only applies when you are acting within your qualification and acting as an employee, or on your account and in your own name:**
 - a. Public and Products Liability as per 2a and 2b below; limit of £10 million
 - b. Professional Indemnity as per 6a and 6b below; limit of £1 million
2. **Public and Products Liability cover which extends to include the following as standard:**
 - a. Claims made by one member against another member
 - b. Claims made against you for bodily injury or damage to third-party property
 - c. Claims against your directors, partners or trustees while acting in a personal capacity outside of the United Kingdom claims against you for liability arising from your breach of the 1998 Data Protection Act.
3. **Employers' Liability cover which extends to include the following as standard:**
 - a. Claims against you for your legal liability for bodily injury to your employees.
4. **Property cover which extends to include the following as standard:**
 - a. Cover for damage to, or loss of business equipment and stock anywhere in the geographical limits. Also cover for buildings, pool and pool plant equipment can be included.

5. Business Interruption which covers the following as standard:

- a. Your loss of income as a result of you not being able to use your normal swimming pool following damage or breakdown of pool plant.

6. Professional Indemnity which extends to include the following as standard:

- a. Claims made against you for negligence, breach of duty or care, breach of confidence or misuse of any information by you
- b. Claims made against you for defamation or a infringement of intellectual property rights.

You may also wish to consider having cover for the following risks:

7. Commercial Legal Protection which extends to include the following as standard:

- a. Your legal defence costs, employment disputes and awards, property protection and bodily injury and tax protection.

8. Management and Trustee Liability cover which extends to include the following as standard:

- a. Any wrongful act, error or omission committed by a trustee, committee member, volunteer, director or officer including breach of duty, breach of trust, negligence and defamation.

9. Personal Accident covers the following as standard:

- a. Capital benefit following death, loss of limb, loss of sight, loss of hearing or loss of speech or permanent total disablement

If the flow chart indicates that you need additional cover you should contact Aults at www.swimsure.co.uk or call on 0845 450 8020. The Swimsure Swimming Club standard policy covers risks detailed under notes 2, 3, 6, 7 and 8 above with the option to extend the cover to additional risks, or to insure higher values, if this is deemed necessary. It is fully flexible and will be adjusted to meet your specific needs.

Please note that this brief summary gives only an indication of the types of insurance cover that you may need in the circumstances outlined. STA cannot offer insurance advice; this will be provided by Aults who, before advising you, will need to be given information by you on the size and structure of your operation.



This information is provided by Aults Insurance Brokers and

