

Ault Swimming Clubs

Summary of Cover

What is a summary of cover?

This document provides key information about the specialist swimming schools and swimming clubs insurance policy, underwritten by Allianz Insurance plc. If you have any additional questions, then please contact Ault Insurance Brokers.

Policy name: Swimming clubs and swimming schools insurance

Type of insurance: Commercial swimming clubs and swimming schools insurance

Underwritten by: Allianz Insurance plc

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. The policy is specifically designed for swimming clubs and schools allowing you to combine any of the following tailored covers to fulfil your needs:

Public and products liability cover which extends to include the following as standard:

- claims made by one of your members against another member
- claims made against you for bodily injury or damage to third party property
- 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.

Employers' liability cover which extends to include the following as standard:

- claims against you for your legal liability for bodily injury to your employees.

Professional indemnity which extends to include the following as standard:

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

Commercial legal protection which extends to include the following as standard:

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

Management and trustee liability cover which extends to include the following as standard:

- 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.

Property cover which extends to include the following as standard:

- cover for damage to, or loss of business equipment and stock anywhere in the geographical limits.

Business interruption which covers the following as standard:

- your loss of income as a result of you not being able to use your normal swimming pool.

Personal accident covers the following as standard:

- capital benefit following death, loss of limb, loss of sight, loss of hearing or loss of speech or permanent total disablement, and weekly benefit for temporary total disablement

Internet and email covers the following as standard:

- claims made against you for defamation or infringement of intellectual property rights resulting from the content on your website or emails
- claims made against you for your misuse or unauthorised collection of data which you obtained through your website or store electronically
- cover for costs and expenses to repair your website following damage by a hacker.

Optional covers available as part of the swimming schools and swimming clubs policy:

- your loss of income as a result of not being able to use your normal swimming pool as a result of pool plant breakdown
- cover for claims made against you for alleged abuse, assault, harassment, mistreatment or maltreatment.

Significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.
- You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.
- Any claims, circumstances, incidents or shortcomings arising from your business activity which you knew about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

We will not pay for damage caused by:

- theft unless it involves forcible and violent means
- theft from a vehicle unless the items are out of sight in a locked compartment.

We will not pay for any personal accident claims arising from:

- hazardous pursuits or any pre existing condition that was known before the policy was purchased.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy. You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and terms that apply
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance broker Ault Insurance Brokers immediately on 0121-553-4791

Allianz provides a fast, efficient, fair and sensible claims service. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions? Any complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to Ault Insurance Brokers, in the first instance.

Require Further Information

Contact the Swimsure team at AULT insurance brokers on 0845-4508020 or go to <http://www.swimsure.co.uk>