

# 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 UK member normally residing in the UK, Eire or the Falkland Islands 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 include those issued by other organisations that have been approved by the STA.

## Cover Provided

- Public Liability with a limit of indemnity of £10 million for any one claim, provided by Allianz Insurance plc under policy number 32/52/24805724/06.
- Cover includes member to member liability.
- Professional Indemnity Insurance with a limit of indemnity of £1 million provided by Allianz Insurance plc under policy number 32/52/24805724/06.

## Approved Activities

- Teaching and/or swimming and its associated skills (including land based conditioning to aid swim coaching).
- 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, health & safety and first aid.
- Open water coaching qualification.
- Internal and External quality assurance monitoring (IQA) and the training of monitors to enable IQA.
- Mermaid swimming under the qualification of UK Mermaids Ltd and FIN2FIT Ltd.

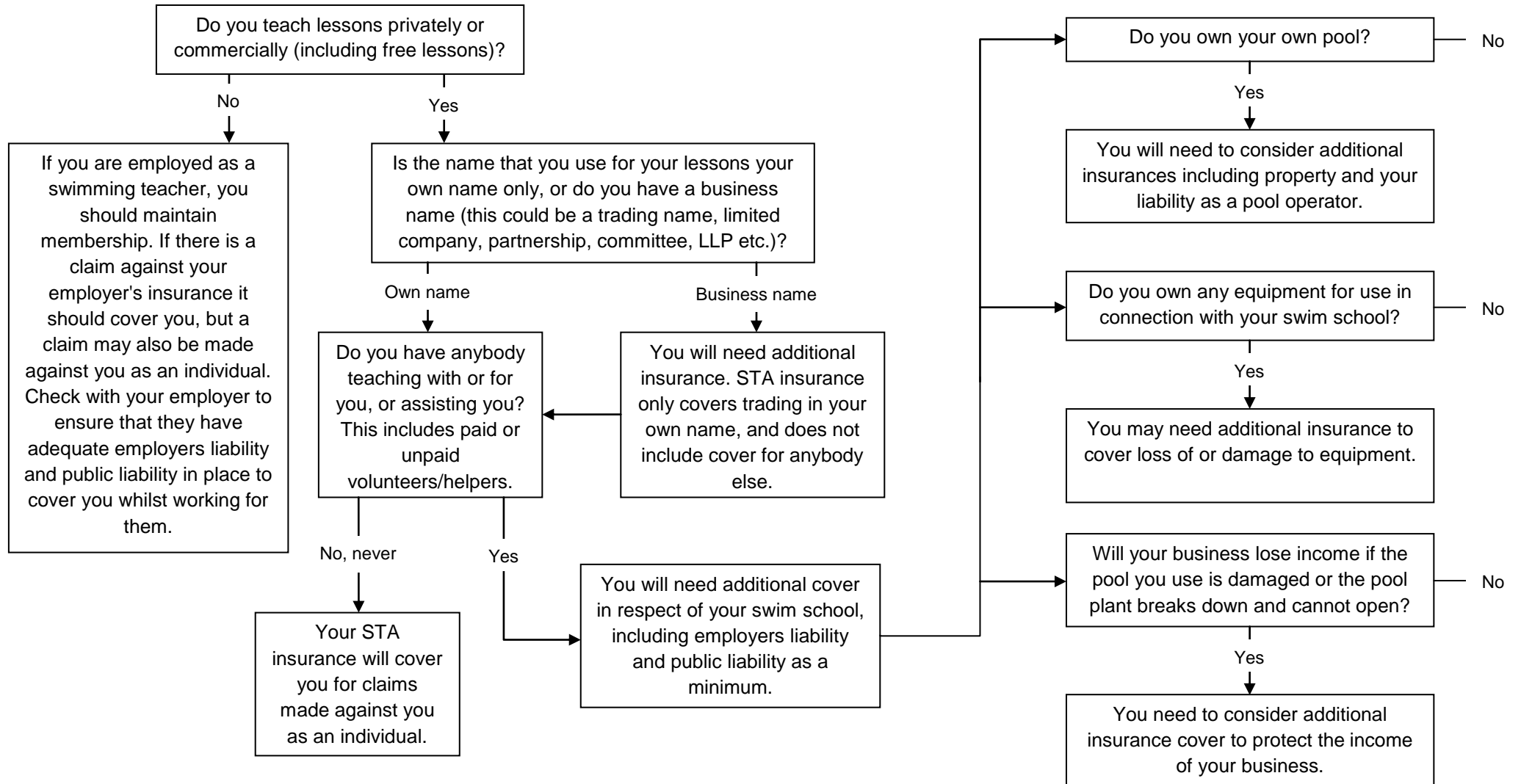
## Geographical Limits

- Cover applies to UK members normally residing in the UK, Eire or the Falkland Islands, in respect of claims made against individual members from work undertaken within the UK, Eire, Falkland Islands or during any temporary visit anywhere in the world (other than the USA or Canada)

## Important Notes and Exclusions

- 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. – please see flow chart on the following page.
- 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.

# Do you need swim school insurance?



This information is provided by Aults Insurance Brokers and

