

Our insurance is a block insurance agreement with Zurich Municipal.

Insurance cover is **ONLY** available to those who are full and current Members of SLSGB at the time of the activity for which a claim is being made and is undertaking an activity that is “**Recognised**” by SLSGB.

For details of applicable insurance cover see “**Recognised**” Events and “**Recognised**” Activity.

Insurance	Detail of cover	Who is covered	Notes
Public/Liability £10,000,000 in any one occurrence	Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.	All Members and Affiliated Lifesaving Clubs whilst taking part in Recognised Activity and Events .	Please note that the Public & Products Liability cover does not extend to any activity involving watercraft exceeding eight metres in length.
Products Liability £10,000,000 any one period	Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of good and products or sold or supplied.	All Members and Affiliated Lifesaving Clubs whilst taking part in Recognised Activity and Events .	
Professional Indemnity £5,000,000 any one occurrence	Indemnity for financial losses which the insured may become legally liable to pay arising from any claim first made against them and notified to Underwriters during the period of insurance as a direct result of negligence on the part of the Insured in the conduct and execution of recognised and recognised activity.	All Members and Affiliated Lifesaving Clubs whilst taking part in Recognised Activity and Events .	
Directors & Officers Liability £5,000,000 all of us in any one period	Protection for the individual liability of Directors, Officers, and Trustees for losses resulting from any claim made in respect of the insured risks below. Insured Risks <ul style="list-style-type: none"> • Directors & Officers Liability • Entity Protection • Employment Practices Liability 	All clubs – to protect committee members (as long as they are full members of SLSGB).	
Employers Liability £10,000,000 any one occurrence	Indemnity against legal liability for injury or diseases arising out of the course of their employment by the club.	All clubs in relation to their employees whilst taking part in Recognised Activity and Events .	

Insurance	Detail of cover	Who is covered	Notes
Travel £10,000,000 See table below	Foreign travel insurance whilst attending accredited events. Your trip must be disclosed to SLSGB and pre authorisation given.	Those insured are only Competitors and named selected management/support team appointed to support a selected GB or GBR Team and in the case of Interclubs, team members selected by an SLSGB Affiliated Club. Note: other members of the family are not covered.	Note to activate this cover you must contact mail@slsgb.org.uk at least two weeks prior to travel. Exclusion - Travelling against medical advice or for medical treatment or advice any expense incurred if an Insured Person is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or medical advice.
Personal Accident See table below	Accidental bodily injury to the person(s) insured	All Members and Affiliated Lifesaving Clubs whilst taking part in Recognised Activity and Events .	

Recognised Activity and Recognised Events

Recognised activity and events	Those covered	Covered provided (as applicable)
Organisation or Participation in Sport Competitions organised and run by a SLSGB Club	Those insured include Competitors, Coaches, Helpers, Trainers, Officials, First Aid, Safety and Safeguarding Volunteers. The event must be formally accredited by SLSGB in writing. Event Safety must be run by an SLSGB qualified Event Water Safety Manager who must be present during the event. All involved in the event must be current full members of SLSGB. All insured must be named on the appropriate event register in their designated role.	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident
Organisation or Participation in Sport competitions organised and run by SLSGB. The events covered will be those as listed in the official SLSGB Events Calendar.	Those insured include: Competitors, Coaches, Helpers, Trainers, Officials, First Aid, Safety and Safeguarding Volunteers. Those included for the Event Volunteers are: Event volunteers including, Officials, First Aid, Safety and Safeguarding. All insured must be named on the event register in the appropriate role.	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident

Recognised activity and events	Those covered	Covered provided (as applicable)
<p>SLSGB member attending SLSGB recognised events (not run by SLSGB or an SLSGB club)</p> <p>Recognised events are but not limited to:</p> <ul style="list-style-type: none"> ILSE European Championships and Interclubs; ILS World Championships and Interclubs; Events organised or run by SLSA Wales and SLSA Wales Clubs; Events Organised by an ILS or ILSE full member organisation run in accordance with the ILS Rules and Regulations (e.g. - Sanyo and German Cup etc.). 	<p>Those insured are: Competitors, Coaches, Helpers, Trainers and Safeguarding Officers supporting a selected GB or GBR Team and in the case of Interclubs, members selected by an SLSGB Affiliated Club.</p> <p>Insurance is only valid for those holding full SLSGB membership and who are named as part of the Team.</p>	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident
<p>Participation or Organisation of an SLSGB Club Education Activity (Delivering SLSGB Awards)</p> <p>Recognised Activity is the delivery by a SLSGB qualified Trainer of an SLSGB Award to SLSGB members. The activity will include pre training preparation and post training assessment.</p>	<p>Those insured are all involved in the Recognised activity as set out in the column to the left.</p> <p>Employers Liability for those Training the Trainers.</p> <p>Those insured are the Tutors and Regional Life Saving Officers.</p> <p>NB: The activity must not be a commercial arrangement for profit or reward “A business activity”</p>	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident

Recognised activity and events	Those covered	Covered provided (as applicable)
<p>Participation or organisation of SLSGB Club Training Activity</p> <p>Recognised Activity All SLSGB Club lifesaving and lifesaving sport training led by a SLSGB Level 2 Coach (or, in the case of IRB and Surf Boat, a suitably qualified person) and run in accordance with the SLSGB National Safety Guidelines.</p> <p>Taster sessions are included providing those involved have become Day Members (Taster Session Day Membership is now free subject to following the correct SLSGB procedure).</p>	<p>Those insured are all who are involved in the Recognised Activity as above and include Trainers, Coaches, helpers, safety cover, first aid and safeguarding volunteers.</p> <p>Also covered are individual members undertaking Surf Lifesaving Ski or board Practice or training activity outside organised club activity but only:</p> <ul style="list-style-type: none"> • When the activity is in accordance with the Club Operating Procedures • With Club approved equipment • When the individual member holds current and valid award for that activity • If the member is over the age of 16 and if under 18 must be accompanied by a member who is 18 or over who holds a current and valid award for the activity • When the Club has added this activity to their SOP and in doing so have undertaken the relevant generic risk assessment and have provided appropriate safety guidance to those undertaking the activity and have ensure that all the members are aware of this. <p>All involved MUST be current member of SLSGB.</p> <p>The activity must no be a commercial arrangement for profit or reward “A business activity”.</p> <p>Note: All under the age of 16 will only be covered by SLSGB insurance when taking part in Recognised Activity as described above.</p>	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident
<p>Lifeguard Patrol Activity</p> <p>The Club must have a current, written Patrol Agreement with SLSGB.</p> <p>Recognised Activity Lifeguard Patrol activity managed and led by the SLSGB Club that is fully compliant with the SLSGB Patrol Framework.</p>	<p>Those insured are all involved in the Recognised Activity as described in the SLSGB Framework.</p> <p>All involved must be current members of SLSGB.</p>	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident

Recognised activity and events	Those covered	Covered provided (as applicable)
<p>Other Search & Rescue (Flood and Terrestrial)</p> <p>Recognised Activity Approved, supervised training activity and for promotion, demonstration and display activity. Note: Deployment activity is covered by the insurance of the Statutory Authority that has deployed those involved.</p>	<p>Those insured are all who are involved in the Recognised Activity as above.</p> <p>Supervision and training delivery must be in accordance with the Concept of Operations and as approved by the SLSGB National Operations Manager.</p> <p>All involved must be current members of SLSGB.</p>	<ul style="list-style-type: none"> • Public and Products Liability • Professional Indemnity • Employers Liability • Directors and Officers Liability • Group Personal accident

What are the Members Activities NOT covered by the SLSGB Insurance?

1. Involvement in any way with activities or events that are not included in those as defined above and have not been formally Accredited or Recognised by SLSGB - **In particular Clubs should note that provision of water safety volunteers and officials for events not covered in this document is not covered by SLSGB Insurance.**
2. Use of any Water Craft exceeding eight metres in length.
3. Any commercial activity run as a business.

Overseas Travel

Any Employee, Coach, Official, Team Manager or Team Member or helpers of the Insured resident in the United Kingdom (anyone travelling on behalf of SLSGB basically).

Overseas Medical, Travel and Emergency Repatriation Expenses	£10,000,000
Search & Rescue Expenses	£50,000
Personal Property	£5,000
	£2,500 (S.A Limit)
Money	£5,000
Cancellation, Curtailment, Rearrangement & Replacement Expenses	£5,000
Kidnap Expenses – Consultants Costs	£250,000
Annual Aggregate	£500,000
Political and Natural Disaster Evacuation	£50,000
Legal Expenses	£25,000
Personal Liability	£2,000,000

Personal Accident UK and Overseas

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

All members, whilst involved in recognised activity

Death	£5,000
Perm total disablement	£10,000
Perm partial disablement – continual scale	
Loss of sight	£10,000
Loss of Limb	£10,000
Loss of internal organ	£2,500
Loss of hearing (both ears)	£10,000
Loss of hearing one ear	£2,500
Loss of speech	£10,000

Insurance Cover that SLSGB Clubs should consider (if in doubt please contact us for advice)

The following policies should be considered by Club if their activity extends beyond the SLSGB Recognised Activity and Recognised Events.

Employers Liability

To cover bodily injury to volunteers during the course of carrying out volunteer work for the Member Club not covered by the SLSGB insurance. If in doubt, ask us.

Public & Products Liability

To cover bodily injury including death, illness, disease or nervous shock to a third party or damage to third party property as a result of the Member Clubs Legal Liability resulting from members activities and events **NOT included in the SLSGB Recognised Activity**. (e.g If the Club is running events such as Triathlon, SUP or Surfing or any activity not specifically mentioned in this document. Again, if in doubt ask.

Management Liability

To cover the amount a club official officer or Trustee and/or the club becomes legally liable to pay to any claimant in respect of any claim including defence costs, awards of damages, awards of costs, settlements in respect of any actual or alleged act, error or omission committed or attempted by a club official arising from the performance of their duties including:

- Breach of any duty including fiduciary or statutory duty
- Breach of trust
- Negligence, negligent misstatement, misleading statement or negligent misrepresentation
- Defamation
- Breach of warranty of authority
- Any other act, error or omission attempted or allegedly committed or attempted by an official solely as a result of their role as an officer of the Club.