

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

Insurance	Detail of cover	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.	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.	
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.	
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.	Note to activate this cover you must contact mail@sls.gb.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	

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

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.