



As part of your membership to Scottish Squash you automatically receive the benefit of the association's public liability and group personal accident insurance.

To understand what these covers are and to see the main terms and conditions that apply, please make sure you refer to the policy summary and policy wording. Find relevant documentation below:

- Liability wording; and
- Personal accident wording.

In simple terms, the liability insurance policies will cover:

· Public Liability

Cover for clubs and/or members if they are found to be legally responsible for causing bodily injury to third party (such as a member of the public or another member) or for damage to a third party's property.

· Professional Indemnity

Cover to protect a Scottish Squash affiliated club or coach for claims made against them which allege that a third party has suffered an injury or financial loss caused by a negligent acts, errors or omissions during coaching activities that were provided in return for a fee.

· Employers Liability

Provides cover in respect of claims made against the Scottish Squash affiliated club for injuries caused to an employee of the club arising out of and in the course of their such employment (including volunteers).

Alongside the liability insurance, we have arranged cover for members if they are accidentally injured when participating in a sanctioned activity or event, or whilst taking part in a club organised training activity. The covers also apply during a club organised social event.

**When does the cover operate?**

Both the liability and personal accident insurance apply when a member of Scottish Squash is participating in any of the following activities: sanctioned events/matches, training sessions and tournaments. Cover will also operate during a social event organised by Scottish Squash or your affiliated club.

Our annual insurances run from the 3rd August 2019 until the 2nd August 2020.

**The policies' limits are as follows:**

Liability

Public liability – cover for your legal liability of up to £10M

Professional indemnity – cover for the club's or coaches legal liability of up to £10M

Employers liability – cover for your legal liability of up to £10M



### Personal Accident

These limits apply to an accidental injury caused whilst the policy operates (see above):

1. Accidental death £30,000
2. Permanent total disablement £25,000
3. Permanent partial disablement £25,000
4. Dental expenses £500 (£50 excess)
5. Physiotherapy £250 (first session is the excess)

The level of cover purchased by Scottish Squash for its members does not include a weekly payment and the policy is not designed to replace your usual income in the event you are unable to work following an accident.

### **Claims**

It is important that all incidents that may give rise to a claim, however minor, are reported to our office as soon as possible after the event.

Please email all incidents to [info@scottishsquash.org](mailto:info@scottishsquash.org) or telephone 0131 451 8525.