

## CIVIL LIABILITY PROTECTION

|                          |                              |
|--------------------------|------------------------------|
| <b>Policyholder</b>      | Association of Running Clubs |
| <b>Policy No.</b>        | KT586432/Y009415QBE0109A     |
| <b>Cover Provided By</b> | Zurich Insurance/QBE         |
| <b>Renewal Date</b>      | 1 <sup>st</sup> April 2010   |

The Civil Liability renewal is provided through Zurich Insurance and QBE Insurance

### Entitled to Indemnity

- The Association, its Employees, Committee Members, Stewards & Volunteers
- Affiliated Clubs & Organisations
- Affiliated Members
- Competitors in ARC arranged/organised events who have paid the appropriate entry fee
- All Affiliated Coaches and Officials
- Associate member organisations

The policy only provides Indemnity to UK residents

### Operative Time

Whilst participating in any authorised/recognised activity of the Association.

### Declared Activities

- Any Authorized &/or Recognised Activity of the Association including Club training weeks in recognized destinations

### Limits of Indemnity

|                         |             |                                  |
|-------------------------|-------------|----------------------------------|
| Civil Liability         | £ 5,000,000 | any one occurrence               |
| Products Liability      | £ 5,000,000 | any one period                   |
| Pollution               | £ 5,000,000 | any one period                   |
| Directors and Officers  | £ 5,000,000 | any one period (costs inclusive) |
| Legal Defence Costs     | £ 250,000   | any one period                   |
| Excess Public Liability | £ 5,000,000 | any one occurrence               |
| Employers Liability     | £10,000,000 | any one occurrence               |

## Cover

- The Policy is written on a **claims made basis** which means that for the Policy to respond, a claim should be notified under the Policy in force at the time you first become aware a claim may be made against you.

The main features of the Policy (as defined by Perkins Slade) are:-

|                                   |                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Public Liability                  | Accidental bodily injury to third parties and/or damage to third party property arising out of the Insured Activities<br><br>Includes:-<br><br>(a) member to member liability<br>(b) advice provided in the course of business<br>(c) indemnity to Principals<br>(d) liability for damage to leased, hire, or borrowed premises                     |
| Products Liability                | Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the Insured                                                                                                                                                                                                            |
| Libel and Slander                 | Includes defamation, which is vital in relation to the consequences of allegations of abuse                                                                                                                                                                                                                                                         |
| Directors' & Officers' Protection | Personal legal protection in respect of mismanagement, including protection for Insured Persons against Employment Wrongful Acts including but not limited to violation of employment discrimination <b>laws</b> (subject to a policy inner limit of £1M per period in respect of Employment Practices) Retroactive date 1 <sup>st</sup> April 2007 |
| Legal Defence Costs               | In connection with the defence of criminal proceedings brought or in appeal against a conviction arising from such proceedings relating to an offence alleged to have been committed in the course of the business in respect of a breach of Health and Safety at Work Act or Part II of the Consumer Protection Act                                |
| Employers Liability               | Insurance is provided in respect of Legal Liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.                                                                                                                                                       |

## Principal Exclusions

Civil Liability will not apply to:-

- The ownership, possession or use of any mechanically propelled vehicle, aircraft, or hovercraft
- Waterborne craft **other than**
  - Waterborne craft less than 3 metres in length and with a maximum speed under 7 knots
  - Hand propelled or sailing craft
  - Model craftThis exclusion will apply to safety boats.
- Product guarantee or recall, repair or replacement.
- Non UK Residents
- Damage to any Data.
- Medical malpractice.
- Deliberate acts which result from a pre-meditated action with an intent to cause injury.
- Injury to employees.
- Damage to own property/in custody or control.
- Asbestos related incidents.
- USA/Canada

In respect of Civil Liability

Any legal action brought against the Insured in a court of Law within the USA or Canada

Other than actions brought which have resulted from the activities of Individual instructors, teams, individual members in connection with the activities of the Insured

In respect of Directors and Officers

Any activity in or action brought against the Insured within the USA or Canada

Liability

- Infringement of Trademark/copyright.
- Pollution, unless sudden and accidental.
- The person accused of abuse/alleged to be the abuser.
- Incidents prior to the retroactive date.
- Incidents / claims known to you but not reported to Insurers.

A complete list of exclusions can be found in the policy wording.