



# LIABILITY SCHEME FOR LTA AFFILIATED CLUBS & ORGANISATIONS 2007/2008

## Introduction

All those who take part in sport must ensure that anything they do does not cause injury or loss to other people, or damage to property. If they do, they could be legally liable to pay damages, as awarded in a civil court. Tennis is no exception and therefore clubs, players, coaches, officers and officials, umpires, referees and volunteers share a similar responsibility.

As part of its “Duty of Care” to protect both the sport and all its participants, the LTA has instructed its brokers Perkins Slade Limited to arrange cover summarised in this document.

The Lawn Tennis Association is committed to creating and maintaining the safest environment possible for children and young people to participate in tennis. It accepts its responsibility to safeguard their welfare by doing as much as possible to protect them from sexual, physical or emotional harm, from neglect and from bullying. The LTA is also committed to providing resources to ensure that its affiliated organisations are able and encouraged to meet their similar responsibilities.

## Who is Covered

The cover is provided for

- All clubs and organisations affiliated to the LTA through their National, County or Island Associations. (*Note: Affiliation fees must be paid promptly by each club in order to ensure that the cover is not jeopardised.*)
- All National, County and Island Associations.
- Those persons participating at LTA affiliated clubs, including acting as -
  - Social & playing Members
  - Coach, Leader or Instructor (Please note that all LTA Licensed Coaches also have separate liability cover in their own right as an automatic benefit of being licensed).
  - Employees
  - Officer or Official
  - Voluntary helper
  - Non-playing guests are also covered under this policy as long as their names are recorded in a visitors' book
  - Course participants
  - Individuals who may be interested in joining a club are covered for a maximum of 3 initial "taster sessions". For Indemnity to apply it is essential their name is properly recorded and the documents retained. They must become a paid member of the club from their 4th visit, otherwise they will not be covered if they cause injury to another member.

## Summary of main cover provided:

The LTA has two policies that it takes out and funds centrally on behalf of its affiliates. They are:

### 1. Civil Liability Protection

(Cover is provided 50% by Royal & Sun Alliance Insurance plc (R&SA) & 50% by Insuresport Mutual Ltd (IML). Master Policy Number: RTT242213

Civil Liability includes, cover for **public liability, products liability, employers' liability, libel and slander and professional indemnity.**

The limits of indemnity are:

**Civil Liability**            **£10,000,000** any one occurrence (In the aggregate in respect of Products Liability, Pollution and Child Protection claims)

**Employers Liability**    **£10,000,000** any one occurrence

Civil Liability provides protection for a wide range of activities. For example,

- Organised tennis club activities including training, tournaments and competitions, social, fundraising and administrative duties.
- A member who causes injury or financial loss to another person, or damage to property, whilst taking part in a tennis club activity.
- A tennis club which borrows, rents or leases a premises for sporting or social purposes and is held liable for any damage to the facility.

A number of affiliated tennis clubs are **multi-sports clubs**. Civil Liability cover **will only** operate for tennis and racket sport activities whilst at the home club's venue and at away matches, providing the club cannot obtain more specific cover for the racket sport activities. We recommend the club contacts the relevant Governing Body. **The LTA Civil Liability policy does not provide cover for any other types of sports.**

Should you be in any doubt as to the cover provided for your club, please contact Perkins Slade Limited.

## Principal exclusions:

- the first £50 of each third-party property claim
- criminal or deliberate acts of the Insured
- ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- loss of, or damage to, your own property
- product guarantee or recall, repair or replacement
- medical malpractice
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse

## Important Notes

- Third-Party property damage claims shall be subject to a £50 excess payment. There is currently no excess payable on any other types of claim.
- The Civil Liability Policy is written on a claims made basis. This means that the policy which responds is the one that is in place when a claim is actually made, not the one in place when the incident occurred.
- **It is essential that a representative of a club, league or county reports every incident that could give rise to a possible claim to LTA's insurance brokers, Perkins Slade Limited. In addition an accident record book should be maintained keeping accurate records of the date and time any incident occurs, along with details of all relevant circumstances and the full name and address of any parties involved, including witnesses.**
- **Any letter, claim, statement of claim, summons or process in connection with an incident involving an affiliated organisation or a member of that organisation must be forwarded to Perkins Slade Limited without delay.**
- It is a condition of the Civil Liability Policy that under no circumstances should any offer or promise be made by, or on behalf of, an insured person.

### 2. Directors & Officers Insurance

(Underwritten by Royal & Sun Alliance Insurance plc.)

Master Policy Number: DR18493A

This covers volunteers or paid employees who have a claim made against them for any wrongful act or omission that they commit whilst acting in the capacity of Director or Officer (including committee members) of their tennis club or tennis association.

The Limit of Indemnity provided is £5,000,000 in the aggregate. Full Policy terms, conditions and exclusions are available by contacting Perkins Slade Limited.

## Optional Insurances

The LTA has instructed its brokers Perkins Slade Ltd to organise a number of optional insurances that are not included in the affiliation package.

### Overseas Travel –

Normal cover provided by travel agents is seldom adequate to insure competition activity, or even high intensity training. Clubs going abroad can arrange (through Perkins Slade Ltd) team travel cover, which does include any competitive or training activity.

Benefits include:

Medical expenses of £10 million, personal baggage £3,000 and cancellation cover up to £5,000. Discounts are available for larger groups. Further information may be obtained from [www.adrenalinetravelinsurance.co.uk](http://www.adrenalinetravelinsurance.co.uk)

### Property and Money –

The policy covers All Risks of loss or damage to a club's equipment either at the club's premises or anywhere in the UK.

Property can include trophies, sports equipment, portable computers, sound and communication equipment, video equipment and cameras.

Theft cover is limited to where there is forcible and violent entry / exit to the secured premises. Items left in unattended vehicles must be in a locked boot or hidden from view, and the vehicle itself must be locked.

The policy can provide cover for club money.

### Personal Accident -

The policy provides automatic compensation in the event of a fatal accident or an accident that leads to a club member suffering a permanent total disablement. The policy must be purchased for all affiliated members rather than on an individual basis.

### Legal Expenses -

A policy can be purchased to provide protection for a range of legal disputes that a club may face – for example – an employment dispute or tax enquiry. Legal defence costs are also covered in relation to the compliance of the increasing amount of legislation facing amateur sports clubs – such as Health & Safety at Work Act, Sex Discrimination Act and Disability Act.

The policy also gives access to a 24-hour legal advice line, which is free to nominated users within your club.

### Fidelity Guarantee –

A policy can be purchased to cover your club for loss of money or goods arising from the dishonest or fraudulent acts of your employees.

**For new enquiries please email:**  
[Itaapplications@perkins-slade.com](mailto:Itaapplications@perkins-slade.com)  
**Or telephone: 0121 698 8050**

## Further Advice

**This document provides only a summary of the Civil Liability and Directors & Officers policies. It is not a definitive version of the terms, conditions and exclusions for which master policy documents are available from Perkins Slade Limited.**

Perkins Slade Limited is a leading insurance specialist in the area of sport and arranges cover for over 300 other Governing Bodies in the UK. Please contact their team of experts if you have any queries relating to the existing LTA cover on 0121 698 8150.

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## Claims Notification

If you need to notify a claim please telephone **0121 698 8045**.

Perkins Slade Limited and Royal & Sun Alliance Insurance plc are authorised and regulated by the Financial Services Authority. Insuresport, however, does not need to be authorised but is a mutual company limited by guarantee and does not issue contracts of insurance.

Full details of Insuresport Mutual may be obtained from [www.insuresport.com](http://www.insuresport.com) or by writing to Perkins Slade Ltd

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