

Confirmation of Liability Cover BSAC Affiliated Members

Insured: All members of BSAC, as defined by BSAC Branch records.

Period of Cover: 1st June 2013 to 31st May 2014

Activities: All activities recognised / authorised by the British Sub Aqua Club

COMBINED LIABILITY INSURANCE

Cover is provided by Liberty Mutual Insurance and QBE Insurance for UK Members and by a combination of Liberty Mutual Insurance and their Partner Insurers for Overseas Members.

Liberty Mutual Insurance is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance.

Policy Number 1000044965 (Combined Liability) – See territories below

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to Liberty within the period noted above. Cover includes public liability (including advice) only in respect of overseas members, to include professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments for UK members and Branches. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to Liberty through Bluefin Ltd, at the time of incident.

Limit of Indemnity £10,000,000 any one event for Public Liability - *All Members*

Principal Exclusions Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property or property in your custody or control.

Overseas Policy Territorial Limits

Australia, Austria, Bahrain, Barbados, Bermuda, Botswana, Brunei Darussalam, Bulgaria, Cayman Islands, Croatia, Cyprus (Republic of), Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, India, Ireland, Italy, Jamaica, Kuwait, Lithuania, Luxembourg, Malaysia, Malta, Mauritius, Netherlands, New Zealand, Norway, Oman, Philippines, Poland, Portugal, Qatar, Saudi Arabia, Singapore, South Africa, Spain (Canary Islands, Mallorca), Sweden, Switzerland, Thailand, Trinidad & Tobago, United Arab Emirates

The above is intended to be a summary only, a full copy of the cover wordings are available on request from BSAC.

In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Bluefin Insurance on 01723 588963 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

*Liberty Mutual Insurance are authorised and regulated by the Financial Services Authority (FSA Registration No. 1088268)
Registered Office: Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ (Registration No. 494729)*

*Bluefin Insurance Services Ltd are authorised and regulated by the Financial Services Authority (FSA Registration No. 307899)
Registered Office: 5 Old Broad Street, London, EC2N 1AD (Registered No. 5936990)*

All complaints should be referred to Bluefin Insurance Services Ltd – 01723 588963

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Bluefin Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk.