



Badminton England Membership - Insurance Cover

Becoming affiliated to Badminton England entitles you to insurance cover. Depending on your membership type, you will be eligible for different levels of cover. A summary of what is covered for each membership type, as well as definitions of each type of cover are provided below.

Further information can be found at www.badmintonengland-insurance.co.uk and on insurance certificates which can be downloaded from GoMembership and the insurance portal (link above).

Affiliated Club & County Cover	✶ Professional Indemnity
	✶ Libel and Slander
	✶ Abuse
	✶ Directors and Officers
	✶ Employers Liability

Individual Member Cover	<u>'Play' Members</u>	<u>'Compete' Members</u>
	✶ Public Liability ✶ Products Liability	✶ Public Liability ✶ Products Liability ✶ Personal Accident ✶ Sports Equipment

Definitions

Public Liability Insurance – Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities (Up to £10m any one occurrence).

Products Liability Insurance – Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments) (Up to £10m any one period).

Personal Accident Insurance – Accidental bodily injury arising out of insured activities. This type of cover provides personal accident benefits including physiotherapy treatment, rehabilitation, hospitalisation, and more.

Sports Equipment Insurance – Protection against loss or damage to equipment including rackets, nets, bags, etc. to a limit of £500 with a single article limit of £300.

Professional Indemnity Insurance – Professional loss (financial or otherwise) arising out of errors and omissions. For example, bad advice (instruction/coaching) or failure to act (Up to £10m any one occurrence).

Libel and Slander – Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online (Up to £10m any one occurrence).

Abuse – Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover) (Up to £10m any one period).

Directors and Officers – Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation (Up to £10m any one period).

Employers Liability – Legal liability of an affiliated club or organisation and its committee following injury to an employee for which it may be legally liable (Up to £10m any one occurrence).