

Public Liability and Accident Insurance for Individual Members

England Squash members automatically receive the benefit of the association's Public Liability and Group Personal Accident insurance if you have paid your membership fee (either directly or via an Affiliated Club) and have activated your membership at www.englandsquash.com. Please note if you do not have an activated membership on www.englandsquash.com and/or your club has not paid its affiliation fee at the time of any incident, you will not receive the insurance coverage detailed below.



To understand what these covers are and to see the main terms and conditions that apply please make sure you refer to the policy wordings. You can find the relevant documentation at the links below:

- [Liability Policy Wording \(CSL – 0215\)](#)
- [Personal Accident Policy Wording \(S&LA 0516\)](#)
- [Evidence of Cover](#)

In simple terms, the Liability insurance policies will cover:

Public Liability - cover for 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.

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*.

For copies of any of these documents or if you have any queries about the cover please contact our brokers, Bluefin Sport 0345 872 5060.

When does the cover operate?

Both the Liability and Personal Accident insurance apply when a member is playing or officiating in club, county or national activities. Including, taking part in training organised by England Squash or county associations. Cover also includes travelling to and from away fixtures as part of an organised party using private cars, motor coaches or public transport but excluding aircraft or motor cycles

Note: This insurance does not cover any injury where it is not possible to determine how the injury occurred, e.g. torn ligaments, strains and sprains as the player may have contributed to the injury by not warming up properly or playing whilst they had a pre-existing injury.

Our annual policies run from 1st September 2017 to 31 August 2018.

The policies' limits are as follows:

Liability

Public 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):

	Category	Benefit
1	Accidental Death & Permanent Disablement	£20,000
2	Fracture of one or more limbs/bones ie arm, leg; cheek, collar, jaw, pelvic or hip bone	£500
3	Fracture to one or more finger or toe bones	£250
4	Dental Expenses	£1,000
5	Hospital Daily Benefit	£100 per day – 14 days max
6	Physio, X/Ray & MRI	£500 any one period of insurance - £50 excess

The level of cover purchased by England Squash for it's 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.

Making a claim

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

Please email all incidents to sport@bluefinsport.co.uk or telephone 0345 872 5060 to report this directly to our brokers.

** Club social and fundraising events but excluding driving events, bouncy castles, water sports or any activity above 3 metres off the ground. Cover for bonfires and fireworks displays will need to be referred to Bluefin Sport and are not automatically included.*