

British Fencing Association

Members Summary of Insurance Cover

Insurance Broker: Towergate tlc, Pegasus Court, Olympus Avenue, Tachbrook Park, Warwick, CV34 6LW. Telephone: 01926 439439. Fax: 01926 439440

Cover provided by:

Allianz Insurance plc - Public/Products Liability (Civil Liability)
Allianz Insurance plc - Personal Accident

Policy Number: 32/SZ/17068769/03

This document is a brief summary of the British Fencing Association's current Liability and Personal Accident Insurance cover.

The BFA Insurance Brokers Towergate tlc will hold the Master Policy Document and any queries should be directed to fencing@towergate.co.uk.

British Fencing Association provides cover for UK residents on a worldwide basis. The insurance provided is not and does not act as Travel Insurance or similarly provide damage protection for your fencing equipment, you will need to contact Towergate tlc to arrange this.

The Insurance provided is designed to give the widest possible protection for all aspects of the Association. Therefore the cover extends to all members & registered coaches of English Fencing, Northern Ireland Amateur Fencing Union, Scottish Fencing, Welsh Fencing, Guernsey Union d'Escime & Jersey Fencing.

Public/Products Liability (Civil Liability)

Liability cover is extremely important for fencers and all involved in the sport. It will protect them against claims from anyone as a result of the Insured Person's negligence. It covers them against both damages and the legal costs involved in defending any claim up to the maximum.

Affiliated Members Insurance

The following persons are covered for British Fencing authorised and recognised activities:

1. Members: All members of British Fencing are covered both while fencing and for all activities undertaken which are organised, recognised and under the permission of the British Fencing Association or the British Fencing Association affiliated clubs including training.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

2. Clubs: The officers (Chairman, Treasurer & Secretary) of affiliated Clubs whilst performing in an official capacity, and whilst the Club is operating under the auspices of British Fencing. Coaches must be on the BFA coaching register. (Note: Clubs who employ coaches are required by Law to have separate Employers Liability cover).

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

3. Directors & Committee Members: The following are covered while performing their official functions:
- Directors of British Fencing.
 - Members of the Home Countries' Executive Committees & their regional sub- committees.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

**Directors & Officers Liability – Limit of Indemnity - £2,000,000 any one occurrence
& in the aggregate.**

Excess – Nil except for All USA/Canada Claims where £2,500 Excess applies.

4. Referees & Judges: Referees and judges are covered whilst refereeing or judging officially recognised BFA meetings. Officials need to be registered with BFA.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

5. Training & Team Managers: Coaches, trainers and team managers are covered whilst acting in an official capacity for the British Fencing Association.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

6. Competition Organisers: Persons organising or assisting at fencing competitions [BFA Registered Competitions], matches or other fencing events held under the control of British Fencing. Any competition held outside of the Registration scheme is not automatically covered under the BFA's Insurances. The BFA Head Office needs to be notified in order to ensure the appropriate cover is arranged. The event must be held under the Safety Guidelines & a "duty of care" exercised, with fencers being registered members.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

7. Equipment: Persons erecting, maintaining or repairing fencing equipment are covered [provided they are not acting on a commercial basis] if members of the British Fencing. As a matter of good risk management all sub contractors should be checked for relevant Public Liability Insurance.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

8. Volunteers [non-members]: Volunteers, who are not members of British Fencing, are covered when rendering a service to British Fencing, which has been requested by an authorised person. An authorised person includes: any Director of British Fencing; any member of a British Fencing standing committee; any member of the Home Countries 'Executive Committees. NOTE: To effect cover, such volunteers must be registered with an authorised person and records maintained.

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

9. Coaches: Qualified coaches on the BFA Register are covered for Professional Indemnity (coaching negligence).

Public Liability – Limit of Indemnity - £5,000,000 any one occurrence

Excess - £250 in respect of Damage to Third Party Property

Personal Accident Insurance

Insured Persons - Members of the British Fencing Association

Operative Time of Cover While an Insured Person is participating in any authorised Recognised activity of the BFA anywhere in the world Including travelling directly to or from.

Accident Cover Scale of Compensation

	Sum Insured
Accidental Death	£ 5,000
Loss of 1 Eye / Loss of 1 limb	£100,000
Loss of Sight / Loss of 2 Limbs	£100,000
Loss of Hearing in 1 Ear / Loss of Internal Organ	£ 50,000
Loss of Hearing in 2 Ears	£100,000
Loss of Speech	£100,000
Permanent Total Disablement	£100,000

Maximum Sum Insured for all of the above £100,000

Accumulation Limits

Aircraft Accumulation Limit	£1,000,000
Non-Schedule Air Travel Limit	£ 250,000
Event Accumulation Limit	£1,000,000
Contamination by Terrorism	£1,000,000

Age Limitation

Excluding Members aged 75 years old and over.

Members under 16 years of age or under 18 years of age and in full time education qualify for the above mentioned cover at 50% of the Sums Insured presented.

General Information

In this age of increasing litigation it is essential that adequate Liability Insurance is in place.

We believe that the BFA Liability Insurance provides comprehensive protection in the event you injure/damage somebody else/someone else's property. This cover would not be available at such competitive pricing outside the BFA membership scheme.

In the event of a claim or an incident that may give rise to a claim in the future, please contact Towergate tlc immediately. **DO NOT ADMIT LIABILITY.**

Competitions held under the auspices of British Fencing, Registered events or events are to be notified directly to the BFA Head Office (including 'taster sessions') and complying with BFA Safety Guidelines are included in the Liability cover. **Unregistered events are not insured.**

Please note that events organised by clubs outside of fencing e.g. social activities such as BBQ's, firework parties, displays etc are not covered by these policies. However 'taster' sessions/demonstrations such as at a Village fete or a general demonstration are covered provided they are supervised by the Club on a 'duty of care' basis & the coach is included on the BFA Coaching & Child Protection Register.

Insurance is not automatically provided through the BFA scheme for loss of or damage to your own fencing equipment. If this cover is required Towergate tlc may be able to help. In the first instance please send an email to fencing@towergate.co.uk

Travel Insurance

If you are travelling abroad to undertake fencing or any other sport you should ensure that your cover will respond if an accident occurs when practicing your sport. All too often general 'high street' travel insurance will not be sufficient.

Please do not hesitate to contact Towergate tlc on the contact details provided and they will be happy to provide a quotation in order to meet your Travel Insurance demands and needs.

Towergate tlc, Allianz Insurance plc are both authorised and regulated by the Financial Services Authority.