

**LAWN TENNIS ASSOCIATION
ALL REGISTERED PLACES TO PLAY
CONFIRMATION OF LIABILITY COVER 2011-12**

NAME OF PLACE TO PLAY Troon LTC

REGISTRATION NUMBER SCO191

It is hereby certified that, by virtue of affiliation to The Lawn Tennis Association, the above named place to play is covered for the following Indemnity as hereinafter defined, whilst participating in any activity recognised and/or authorised by The Lawn Tennis Association anywhere in the world. Cover is for UK residents only.

Period of Insurance: 1st October 2011 to 30th September 2012

CIVIL, EMPLOYERS AND DIRECTORS & OFFICERS INSURANCE

Limits of Indemnity:

Civil Liability	£25,000,000	(any one event)
	£25,000,000	(any one period of cover for Products/Pollution & Abuse)
Public Liability	£25,000,000	in excess of the underlying Civil Liability limit of indemnity (any one event)
Employers Liability	£10,000,000	(any one event)
Directors & Officers	£ 5,000,000	(any one period)

Cover

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 the insurers within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. 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 the insurers through Perkins Slade Ltd, at the time of incident.

The £25,000,000 Civil Liability limit of indemnity consists of the following layers of cover:

Royal & Sun Alliance Insurance plc (Policy Number RKK775862)	-	£10,000,000
Brit Insurance Limited (Policy Number F10067357A)	-	£15,000,000
The £25,000,000 Public Liability limit of indemnity consists of the following layer of cover		
ACE European Group Limited (Policy Number UKCASO03258110)	-	£25,000,000

The Employers' Liability limit of indemnity is provided by Royal & Sun Alliance Insurance plc (Policy Number RKK775862)

The Directors' & Officers limit of indemnity is provided by Novae Group (Policy Number 797670PIA110)

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.
- [vii] Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- [viii] The first £50 of third-party property damage claims.
- [ix] The first £10,000 of any claim not involving injury to any person or damage to property

Multi Sports Exclusion

Cover for the following are specifically excluded :

Football, Clay Pigeon Shooting, Rugby, Hockey, Cricket, Martial Arts (Karate, Judo, Kick Boxing, Jujitsu, etc) Rowing, Sailing, Canoeing, Windsurfing, Scuba Diving, Horse Riding, and Airborne Sports, Rock Climbing/Abseiling, Bungee Jumping, Motor Sports, Potholing

Football and touch/tag rugby are covered if they are organized as part of a tennis coaching session or as a fitness training method for players under the guidance of a licensed coach.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

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 Perkins Slade Ltd on 0121 698 8040 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.

The above is not intended to be a substitute for the policy wording, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the appointed insurance brokers for the Lawn Tennis Association.

Perkins Slade Ltd (No.969374) is registered at 3 Broadway, Broad Street, Birmingham, B15 1BQ
 Royal & Sun Alliance Insurance plc (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL
 Brit Insurance Holdings plc (No.3121594). Registered in England and Wales at 55 Bishopsgate, London EC2N 3AS
 ACE European Group Limited (No.202803). Registered in the UK at 100 Leadenhall Street, London, EC3A 3BP
 Novae Group, (No 311833) Registered in England and Zurich 71 Fenchurch Street, London, EC3M 4HH
 Royal & Sun Alliance Insurance plc, Brit Insurance Holdings plc, ACE European Group Limited, Perkins Slade Ltd are authorised and regulated by the Financial Services Authority

INCIDENT NOTIFICATION GUIDELINES

**This information sheet tells you when you should report an Incident / accident to insurance brokers Perkins Slade Ltd.
[Do not send accident report books]**

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 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 would 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 Perkins Slade 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 re-imbursed.

**Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ
Tel: 0121 698 8050**