

## Summary of Cover

We act as Insurance Brokers for the National Council of Metal Detecting and have arranged the following insurances on their behalf:

<b>INSURED:</b>	NCMD, Regional Associations, Clubs, Instructors, Leaders, Volunteers and individual Members
<b>PERIOD OF INSURANCE:</b>	1 <sup>st</sup> April 2021 to 31 <sup>st</sup> March 2022
<b>INSURER:</b>	Sportscover Europe Ltd
<b>POLICY NUMBER:</b>	PLON99/0097775 & PLON99/0097776
<b>PERMITTED ACTIVITIES:</b>	Cover applies during normal hobby metal detecting, official, recognised and approved training, competitions and related events of the National Council for Metal Detecting

COVER	BENEFITS
<b>Public / Products Liability</b> <b>Policy Number:</b> <b>PLON99/0097775</b>	Protection against legal liability for bodily injury to a third party and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000.  Territorial limit is Worldwide excluding USA & Canada, UK Jurisdiction applies Excess - £250  Main Exceptions :- Communicable Disease claims Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you) Fines, liquidated damages or penalties Products manufactured Contractual liability Gradual pollution or contamination Criminal Acts / Acts with an intention to cause harm Incidents known to you but not reported to the Insurers
<b>Employers Liability</b> <b>Policy Number:</b> <b>PLON99/0097775</b>	Protection against legal liability in respect of claims made for injuries to any volunteer or employee of the member club, arising out of, and in the course of such employment, up to a limit of indemnity of £10,000,000. Territorial Limits & Jurisdiction - UK



<p><b>Professional Indemnity</b>  <b>Policy Number:</b>  <b>PLON99/0097775</b></p>	<p>Loss (financial or otherwise) arising out of errors and omissions, advice or failure to act, up to a limit of indemnity of £10,000,000.  Territorial limit is Worldwide excluding USA &amp; Canada, UK Jurisdiction applies</p> <p>Cover includes :-  Defence costs and awards  Libel and slander  Associated advice by persons appropriately qualified, in connection with the sport, involving a fee for and on behalf of the club/association/organisation</p> <p>Main Exceptions :-  Deliberate or dishonest acts  Prior claims, investigations and circumstances  Breach of contract</p>
<p><b>Directors &amp; Officers</b>  <b>Policy Number:</b>  <b>PLON99/0097776</b></p>	<p>Protection for committee members and club officers against claims arising from their decision or actions whilst managing the organisation, up to a limit of indemnity of £5,000,000.  Territorial limit is Worldwide excluding USA &amp; Canada, UK Jurisdiction applies  Excess £250</p> <p>Cover includes :-  Claims brought against officers, committee members, directors and trustees for wrongful acts  Legal costs for allegations of breach of Health &amp; Safety legislation, including Corporate Manslaughter  Legal costs of representation at an investigation, e.g. Health &amp; Safety or Employment  Legal costs for allegations of fraud or dishonesty (until judgement or admission)</p> <p>Main Exceptions :-  Dishonesty and fraud  Breach of professional duty  Bodily injury, property damage, pollution, nuclear risks and war  Prior claims and circumstances – made or intimated before the inception date, or arising from any circumstance of which any officer, trustee, director or committee member was aware prior to the inception date</p>



## Claims:

In the event of an accident or any circumstance likely to give rise to a claim you must notify at your earliest opportunity to Bluefin Sport. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

This document is issued as a matter of information only and confers no right upon you other than those provided by the policies. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policies described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

This document may not be reproduced by you or used for any other purpose without our prior written consent. This document shall be governed by, and shall be construed in accordance with English law.

Yours faithfully



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