



Hockey Wales Summary of Liability Insurance Cover 2023 - 2024

Entitled to Indemnity: Welsh Hockey Union Ltd trading as Welsh Hockey and all Members, Clubs, Coaches and Umpires as Declared

Activities: National Governing Body for Hockey in Wales

Combined Liability

Period of Insurance: 1 December 2023 – 30 November 2024

Policy Cover	Policy Number	Insurer	Key Details/Cover
Public & Products Liability incl. Member to Member Liability	PLON99/0093942	Sportscover Europe Ltd	£10,000,000 any one claim and in the aggregate in respect of Products Liability
Abuse	PLON99/0093942	Sportscover Europe Ltd	£1,000,000 in the aggregate
Professional Indemnity including Libel and Slander	PLON99/0093942	Sportscover Europe Ltd	£10,000,000 in the aggregate
Employers' Liability	PLON99/0093942	Sportscover Europe Ltd	£10,000,000 any one event

Basis of Cover

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. Cover includes Public Liability, Professional Indemnity, Libel & Slander, Liability for damage to leased and rented premises, Member to Member Liability, Indemnity to Principals, and Liability arising out of goods sold or supplied.

Cover further extends to provide indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business.

Professional Indemnity and Abuse cover is written on a "claims made" wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

The above is intended to be a summary only, a full copy of the policy wordings are available on request.

Directors & Officers Liability

Period of Insurance: 1 December 2023 – 30 November 2024

Policy Cover	Policy Number	Insurer	Key Details/Cover
Directors & Officers Liability	PLON99/0093943	Sportscover Europe Ltd	£2,000,000 in the aggregate
Corporate Reimbursement			£2,000,000 in the aggregate
Entity cover for Employment Practices Liability			£250,000 in the aggregate

Basis of Cover

Insuring Agreement A - Directors' & Officers' Liability

1.1. The **Insurer** will **Indemnify** the **Insured** by paying on behalf of the **Insured** any **Loss** for which the **Directors and/or Officers** are personally liable but for which they cannot legally be indemnified by the **Company**: 1.1.1. arising out of any **Claim**, by reason of any **Wrongful Act** committed or alleged to have been committed by them in their capacity as a **Director and/or Officer**; and

1.1.2. first made against them jointly or severally during the **Period of Insurance**; and

1.1.3. notified to the **Insurer** during the **Indemnity Period**.

Insuring Agreement B - Corporate Reimbursement

2.1. The **Insurer** will pay on behalf of the **Company** any loss payment which it is legally permitted to make. 2.1.1. arising out of any **Claim**, by reason of any **Wrongful Act**, committed by any **Director and/or Officer** in their capacity as a **Director and/or Officer**; and

2.1.2. first made against the **Director and/or Officer** during the **Period of Insurance**; and

2.1.3. notified to the **Insurer** during the **Indemnity Period**.

Cover further extends to include Employment Practice Liability insurance, which covers the company, its subsidiaries, any employee, administrator, director or manager against any alleged employment practice violation.

Directors & Officers Liability cover is written on a "claims made" wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

The above is intended to be a summary only, a full copy of the policy wordings are available on request.

INCIDENT NOTIFICATION GUIDELINES

You must comply with the following conditions. If You fail to do so, the Insurer may not pay Your claim, or any payment could be reduced.

It is Your responsibility to prove any loss and therefore We may ask You to provide any relevant information, documents and assistance

We may require to help with Your claim*. You must:

1. give notice in writing to **Insurers** directly or via **Watkin Davies** as soon as reasonably practicable of the discovery of any Occurrence, or circumstance which may give rise to a claim under this Policy.
2. notify **Insurers** directly or via **Watkin Davies** as soon as possible giving full details of what has happened.
3. comply with any reasonable request made by **Insurers** for information in relation to any claim made under this Policy.
4. forward to **Insurers** directly or via **Watkin Davies** as soon as possible, but no later than **fourteen (14) days**, if a claim for liability is made against You, any letter, Claim, summons or other legal document and any related correspondence You receive unanswered.
5. inform **Insurers** as soon as reasonably practicable of the notice of any impending prosecution or inquest which may give rise to a claim under this Policy and comply with any reasonable request made by **Insurers**.
6. not admit liability or offer or promise or agree to settle any Claim without the **Insurer's** written permission.
7. take all reasonable care to limit any loss, damage or injury.

In the event of claim or allegation regarding abuse or a matter which may trigger your safeguarding policy please see the guidance provided here by Hockey Wales [Keeping Safe | Hockey Wales](#)

A master document showing the full details of the policy cover, exclusions terms and conditions is available along with Incident Notification and reporting guidelines. Incidents must be reported as soon as you are aware of them.

Please refer in the first instance to Watkin Davies Insurance Consultants on 029 2962 6226 or via Sports@watkindavies.co.uk

* Claim means:

any actual Claim made against the Insured;

the receipt of written notice from any person of an intention to make a Claim against the Insured; irrespective of whether the amount of the claim is likely to be within or above the amount of the Excess, if applicable, specified in the Schedule.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk

Contact Information

If you have any queries regarding the cover provided, please contact Watkin Davies on one of the numbers below:

Daniel Abbott, Sales & Development Director

Email: Daniel.Abbott@watkindavies.co.uk

Tel: 02920 626 226