

This document is issued as a summary for members of The British Wheel of Yoga for their respective rights and interests providing that membership is paid to date. For full terms and policy conditions, please refer to the master Policy Wording and Schedule which is available on request.

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## COVER SUMMARY

<b>Public Liability</b>	£10,000,000 limit of indemnity any one occurrence.
Cover includes:	Third party personal injury, property damage to premises leased or temporarily hired, legal advisors fees, court costs and reasonable expenses involved in defending a claim, health & safety at work, defective premises and consumer protection acts, employees or visitors clothing up to £10,000 (£100 excess applies to each and every claim in respect of clothing).
Cover excludes:	Injury to employees, damage to property owned or leased unless premises are temporarily hired, malicious damage, errors or omissions.
<b>Products Liability</b>	£10,000,000 limit of indemnity any one occurrence and in the aggregate.
Cover includes:	Damage or injury caused by products sold or supplied.
Cover excludes:	Product defect, failure, recall or repair.
<b>Professional Indemnity</b>	£5,000,000 limit of indemnity any one occurrence and in the aggregate.
Applicable to:	Recognised (student) teacher members at recognised British Wheel of Yoga venues, educational establishments and other suitable venues such as halls and sports/recreation centres and whilst providing private tuition at residential premises. Cover extends to include instruction to those less able.
Cover includes:	Breach of professional duty arising from negligent acts, errors or omissions, libel, slander and defamation, defence costs, fees and expenses.
Cover excludes:	Claims made or threatened prior to inception of the insurance, dishonest, fraudulent, criminal or malicious acts, insolvency, bankruptcy or liquidation, sale or supply of goods.
<b>Personal Accident</b>	Death £5,000 Permanent Total Disablement £50,000 Loss of Limbs, Sight of Eye(s), Speech or Hearing in both Ears £50,000 Dental Treatment £500 (sound whole teeth only) Broken Bones - Arm £100, Leg £200 (maximum £500 any one accident) Hospitalisation £750 (maximum £20 per day, 24 hours excess) Convalescence £100
Cover operative:	Whilst travelling to/from or participating in Yoga only.
Cover restrictions:	Excludes any pre-existing medical conditions. Benefits reduced by 50% for those aged 70 and over. Teacher members aged over 75 must be declared to Insurers.

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## ADDITIONAL NOTES

Applicable to:	All members for Public Liability, Products Liability and Personal Accident. Recognised (student) teacher members for Professional Indemnity.
Territorial Limits:	Cover is provided Worldwide for members who spend no longer than 6 months out of the United Kingdom in any 12 month period. However, cover is excluded for any claims brought in the United States of America or Canada.
Underwritten by:	Sportscover Europe Ltd on behalf of Sportscover Syndicate 3334 at Lloyd's.
Business Insurance:	This insurance is for individuals only and is therefore not applicable if you are operating a business with multiple persons such as in a partnership, with employees, or utilising sub contractors of any kind. Please note that if you are employing or utilising the services of any other person, then you may also require Employers Liability insurance.
Activities:	This insurance is in respect of Yoga only. Should additional covers be required such as complimentary therapies, then please contact your insurance intermediary Towergate tlc on 01926 439439 quoting your membership number.
Subscriptions:	Due date for member subscriptions is the 1 <sup>st</sup> November of each year.
Events:	Insurance includes all members that are invited to events arranged by The British Wheel of Yoga. This extension is for travel to/from and whilst attending such event.
Principal Exclusions:	Acts of terrorism, ownership maintenance or use of any aircraft, boats, automobiles or vehicles of any kind, medical malpractice, Assault, battery or deliberate acts of violence, riots, strikes or war, computer equipment and data.

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## INCIDENT NOTIFICATION GUIDELINES

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 Towergate tlc 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.**

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## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

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*Arranged by*

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