

# British Crown Green Bowling Association

Summary of Cover: Clubs, Leagues,  
Associations & Members

January 2025

**HOWDEN**



### **Insured**

For members of British Crown Green Bowling Association including clubs, leagues, associations and members with cover under the group policy arrangement in respect of any activity recognised and authorised by British Crown Green Bowling Association.

### **Period of Cover**



1st January 2025 to 31<sup>st</sup> December 2025



### **Activities**

This policy provides insurance coverage for any activity recognised and authorised by the British Crown Green Bowling Association.

This document is intended as a summary only and does not represent the full terms, conditions, and exclusions. A full policy document is available from Howden.

Insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

### **General Enquiries**

If you have any questions, please do not hesitate to contact the Howden Sports Team:

0121 698 8050

[sportsenquiry@howdengroup.com](mailto:sportsenquiry@howdengroup.com)



### **Liability**

Has an incident occurred? Please see attached incident notification and reporting guidelines.

### **Personal Accident**

If you've sustained an injury, please contact the Howden Claims team within 120 days of the incident.

### **In the event of a claim please contact Howden claims team:**

0121 698 8040 to request a claim form.

## BCGBA Affiliation - Insurance Benefit Overview

As part of your membership to the BCGBA, if you have opted in to insurance as a membership benefit you automatically receive Combined Liability insurance for your Club, League or Association and as well as Personal Accident benefits for members of your Club, League or Association.

This means that you no longer need to arrange independent insurance if you are a member of BCGBA and cover will commence on the 1<sup>st</sup> January 2025.

Please see below a summary of cover provided for each section of cover:

### Combined Liability Insurance

For clubs, leagues and associations affiliated to BCGBA

Cover	Limit of Indemnity
Public/Products Liability	<b>£10,000,000 any one event (in the aggregate in respect of products)</b> Cover provided protects your legal liability for damages and legal costs arising out of Third-Party loss, injury or damage in connection with the activities described above.
Professional Indemnity	<b>£10,000,000 any one event</b> Cover provided for negligent acts, errors or omissions in respect of your business activities including bodily injury as a result of coaching or instruction.
Employers Liability	<b>£10,000,000 any one event (limited to £5,000,000 in respect of Terrorism)</b> This covers legal liability for damages and legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment.
Directors & Officers Liability	<b>£100,000 in the aggregate</b> The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/ the association for the amount any insured becomes legally liable to pay in respect of a claim including defence costs, legal representation costs, awards of damages and awards of costs.
Abuse Cover	<b>£2,000,000 any one event</b> Cover provided to protect your liability for claims in relation to abuse.

## Important Terms and Principal Exclusions

<p><b>Retroactive and prior and pending dates</b></p>	<ul style="list-style-type: none"> <li>▪ Professional Indemnity – Retroactive Date: inception of this policy period or the date that the insured club first incepted cover with this insurer, if that is earlier</li> <li>▪ Public Liability Abuse extension – Retroactive Date: inception of this policy period or the date that the insured club first incepted cover with this insurer, if that is earlier</li> <li>▪ Directors &amp; Officers Liability – Retroactive Date: inception of this policy period or the date that the insured club first incepted cover with this insurer, if that is earlier</li> </ul>
<p><b>Principal Exclusions</b></p> <p>A full list of principal exclusions can be found in the policy wording under the headings ‘what is not covered’</p>	<ul style="list-style-type: none"> <li>▪ Claims arising from activity before the retroactive and Prior and Pending Dates noted under the Professional Indemnity and Directors &amp; Officers Liability sections.</li> <li>▪ Claims brought in the USA and Canada for all sections of the policy</li> <li>▪ Claims brought outside of the UK under the Public/ Products Liability section</li> <li>▪ Claims brought outside the UK under the Employers Liability section</li> <li>▪ Medical Malpractice</li> <li>▪ Breach of professional duty</li> <li>▪ Payment or fines imposed by law by any club, league, association or other sporting entity</li> <li>▪ Claims arising from Cyber Attack or Cyber Incidents</li> <li>▪ Deliberate and Dishonest Acts</li> <li>▪ War and Terrorism and nuclear risks</li> <li>▪ Terrorism is excluded except for the Employers’ Liability statutory limit of £5,000,000.</li> <li>▪ Asbestos</li> <li>▪ Pollution</li> <li>▪ Aircraft</li> </ul>
<p><b>In the Event of a Claim</b></p>	<p>You must report every claim and any notification that is likely to give rise to a claim in the future. Incident Notification Guidelines are referenced on pages 6 and 7 of this document to assist you.</p> <p><b>Please contact Howden 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.</b></p>

# Personal Accident Insurance

If your club, league or association has opted in to the British Crown Green Bowling Association insurance scheme, you will automatically receive Personal Accident benefits for your BCGBA registered members aged between 16 and 85 years old.

Please see below a summary of cover provided under this section:

<b>Insured Persons</b>	All Club members with a valid BCGBA membership number and have opted in to insurance as a membership benefit.
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Personal Accident Benefits	Benefit Amount (£)
Accidental Death	£25,000
Permanent Total Disablement	£20,000
Temporary Total Disablement	£75 per week
Hospital Benefit	£10 per day
Injury Assistance	£30 per day
Broken Bones (Limbs only)	£80.00

## Important Terms and Principal Exclusions

<b>Principal Exclusions</b>	
A full list of principal exclusions can be found in the policy wording under the headings 'what is not covered'	<ul style="list-style-type: none"> <li>▪ Pre-Existing Conditions</li> <li>▪ Illness or Disease</li> <li>▪ Injuries that result from or caused by Fibromyalgia, complex regional pain syndrome (CPRS) or myalgic encephalomyelitis (ME).</li> <li>▪ Injuries caused by taking part in sport other than the activity detailed on the policy schedule</li> <li>▪ Crime</li> <li>▪ Medicine and Drugs</li> <li>▪ Wars, Riots and Terrorism</li> <li>▪ Incidents arising from deliberate danger</li> <li>▪ Injuries resulting from a medical professional acting carelessly or recklessly.</li> </ul>
<b>In the Event of a Claim</b>	<p>You must report every claim and any notification that is likely to give rise to a claim in the future. Incident Notification Guidelines are referenced on pages 6- 7 of the summary of cover document to assist you.</p> <p><b>Please contact Howden on 0121 698 8040 and complete the necessary report/ claim form as soon as possible to avoid prejudicing your claim.</b></p> <ul style="list-style-type: none"> <li>▪ Please provide your BCGBA member number so that membership can be validated before Howden can advise on the potential benefits available.</li> </ul> <p>Additional guidance will be provided by the Howden claims team dependent on the injury sustained and benefit(s) which may be applicable.</p>

# How to make a Claim

## 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 Howden 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.**

## 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 out 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 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 Howden 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 reimbursed.

## Incident Recording Guidelines

**We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 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 and is approved by the Information Commissioner for D&A Compliance.

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

### Reporting Incidents To Health & Safety Executive

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm) and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to [www.hse.gov.uk/pubns/indg453.pdf](http://www.hse.gov.uk/pubns/indg453.pdf)



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