

Summary of Cover – Compete Members

Insured: Compete Members of Badminton Association of England Ltd t/as Badminton England

Period of Cover: 01 November 2025 to 31 October 2026 (both days inclusive)

***NB this doesn't include Coach Members or coaching at any level and the coaches equipment cover is different. Please see the coaches summary of cover document for more details.**

COMBINED LIABILITY INSURANCE

Primary/ Policy Number HU PI6 8762433

Insurer Hiscox Insurance Limited

Retroactive Date 01 January 1985

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, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments and Management Liability (Directors & Officers & Corporate Legal Liability). The 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. All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.

Limit of Indemnity

Public & Products Liability	£10,000,000	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Professional Indemnity	£5,000,000	any one claim excluding defence costs
Crisis Containment	£25,000	per crisis and in the aggregate

Excess Liability

Policy Number YMM904339

Insurer Intact Insurance UK Limited

Limit of Indemnity £5,000,000 in excess of the Underlying Limit of Indemnity shown above

Principal Exclusions of Liability Policy

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- In connection with damage to any data
- Medical malpractice
- Deliberate, reckless or dishonest acts
- Pre-existing problems
- Prior activities
- Asbestos
- Damage to own property
- Abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Date recognitions
- War, terrorism and nuclear

Policy Excess Public and Products – Nil
Professional Indemnity – £500
Crisis Containment – Nil

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Management Liability Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

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

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

PERSONAL ACCIDENT INSURANCE

Insured Person	Compete Members of Badminton England aged over 5 years of age and resident in Britain
Operative time	Whilst taking part in badminton activity including training and competing anywhere in the world including direct travel to and from such activity within United Kingdom
Insurer	Aviva
Policy Number	100743621GPA

Description of Benefits

Personal Accident Benefits	
Accidental bodily injury resulting in:	Compete Members
Death	£10,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement (PTD)	£50,000
Continental Scale	£50,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	£25 per week
Excess Period	14 days
Benefit Period	104 weeks

Personal Accident Extensions	
Accidental bodily injury resulting in:	Compete Members
Broken Bones	1. Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 2. Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 3. Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental & Optical Expenses	Up to £2,500
Funeral Expenses	£10,000
Hospitalisation	£50 per day up to £750
Paraplegia	Up to £50,000
Quadriplegia	Up to £25,000
Medical Expenses	25% of Death benefit up to £25,000
Physiotherapy	Up to £500
Rehabilitation	Up to £15,000
Relocation Expenses	Up to £25,000
Facial Disfigurement	Up to £5,000
Permanent Partial Disablement	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> A foot below the level of the ankle (talo-tibial joint) - 50% A hip, knee, ankle or thumb - 20% A forefinger or big toe - 15% Any other finger - 10% Any other toe - 5% The back of spine below the neck with no damage to the spinal cord - 40% The neck or cervical spine with no damage to the spinal cord - 30% A shoulder, elbow or wrist - 25% Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment. <p>When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together, Aviva will not pay more than 100% of the</p>

	<p>Permanent Total Disablement in total.</p> <p>If a claim is made for Capital Benefits, then a claim for permanent partial disablement cannot also be made.</p>
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Aviva Wellbeing Services

What are they?

- Aviva Line Manager Toolkit: Mental Health
- Wellbeing Library
- Get Active & Aviva Cancer Care
- Counselling Service

Aviva Line Manager Toolkit: Mental Health

Developed by clinical experts the video modules include:

- Mental health in the organisation
- Changing behaviours
- Having difficult conversations
- Signposting
- How to respond to a crisis situation
- Adapting and adjusting in the organisation

Wellbeing Library

Offers useful content, hints and tips, plus guides and tools on a wide range of wellbeing situations. You will find helpful support for family and relationships, money or work, mental or physical health conditions.

Get Active & Aviva Cancer Care

Offer discounted gym memberships, including well known health and fitness club brands, savings on online workouts and offers on products and services that can help support a healthy lifestyle.

Cancer Care with Get Active provides access to:

- Fitness at Home
- Relaxation & Meditation
- Nutrition Experience Days
- Travel & Spa Breaks
- Self-Care

Counselling Service – 01179 340105

Direct access to BACP* accredited counsellors 24/7, 365 days a year providing immediate support from the first point of contact for a wide range of difficulties:

- Pressure/work overload
- Bullying
- Redundancy
- Bereavement
- Stress/anxiety/depression
- Domestic abuse
- Substance abuse
- Relationships (Divorce/Separation)
- Family Breakdown

Principal Exclusions of Personal Accident Policy

- any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.
 - War in the Insured Person(s) Country of Residence or secondment
 - any action taken in controlling, preventing, suppressing or in any way relating to 1a above the above exclusion shall be inoperative in the event of War being declared whilst the Insured Person is actually engaged on an Insured Journey abroad.
- the Insured Person engaging in any kind of flying other than as a passenger.
- the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.
- the Insured Person(s) own criminal act.
- the Insured Person being in a state of insanity.
- any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the Insured Person(s) Country of Residence (if different) at the time the trip was booked was "against all travel to"

EQUIPMENT COVER

Insurer	Hiscox Insurance Limited
Policy Number	HU PI6 8762432
Cover	For loss or damage to your Badminton Sports equipment such as rackets, nets, sports bags etc.
Policy Sum Insured	Up to a limit of £200 with a single article limit of £200
Excess	£50

Principal Exclusions of Equipment Policy

1. Damage caused by:
 - a) wear and tear, inherent defect, rot, fungus, mould, vermin or infestation or any gradually operating cause;
 - b) theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment.
 - c) a virus or hacker.
 - d) dryness or humidity, being exposed to light or extreme temperatures, unless the damage is caused by storm or fire.
2. damage to portable equipment away from the business premises unless the portable equipment is in your care, custody, or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or premises.
3. damage to portable equipment being cleaned, worked on or maintained.
4. damage to any portable equipment directly resulting from its own failure.
5. damage to personal effects.
6. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
7. loss or distortion of information resulting from error or malfunction of portable equipment.
8. the value to you of any lost or distorted information
9. unexplained loss or disappearance.
10. loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you.
11. any indirect losses which result from the incident which caused you to claim.
12. the amount of the excess.
13. any damage, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:
 - a) a. terrorism.
 - b) b. civil commotion in Northern Ireland.
 - c) c. war.
 - d) d. confiscation.
 - e) e. nuclear risks.
 - f) f. communicable disease or the fear or threat of communicable disease; or
 - g) g. any action taken in controlling, preventing, suppressing or in any way responding to a. to f. above. If there is any dispute between you and us over the application of 13a or 13b above, it will be for you to show that the exclusion does not apply.

This document is intended as a summary only and does not represent full terms and conditions. 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.

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 and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf