



ROYAL
LIFE SAVING
SOCIETY UK
www.rlss.org.uk

This is to certify that

Sheffield Lifesaving Club

Is a full member of the

Royal Life Saving Society UK

Until

01/03/2024

Deborah Hunt
President
Royal Life Saving Society UK

9th December 2022

TO WHOM IT MAY CONCERN

Client No: 629165

Dear Sirs,

Liability Insurance

We act as insurance brokers to The Royal Life Saving Society UK, RLSS Direct and the IQL UK Ltd and we are hereby pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: Club / Group Members of the Royal Life Saving Society UK Whilst Participating in Recognised Activities.

Policy Period: 1st January 2023– 31st December 2023

Combined Liability

Cover Provided By:

Primary Insurer: Hiscox Insurance Company Ltd – Policy Number: HU PI6 1956250
Excess of Loss Insurer: Zurich Insurance Company - Policy Number - 7121281/912281

Policy Section & Retroactive date	Limit of Indemnity	
Public Liability & Products Liability (01/12/2011)	£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.
Abuse (01/12/2013)	£7,500,000	for the total of all such claims and their defence costs during the period of insurance. *in respect of Regions, Branches and Clubs & Groups
Professional Indemnity (01/01/2008)	£10,000,000	any one claim excluding defence costs
Directors & Liability (01/12/2008)	£10,000,000	in the aggregate including costs (employment claims under this coverage is restricted to a £100k aggregate limit) *in respect of Regions, Branches and Clubs & Groups
Corporate Legal Liability (01/12/2008)	£10,000,000	in the aggregate including costs *in respect of Regions, Branches and Clubs & Groups
Employers Liability	£10,000,000	All claims and their defence costs which arise from the same accident or event *in respect of Regions, Branches and Clubs & Groups
Legal Defence Costs	£250,000	in respect of defence under the Health and Safety at Work Act and Consumer Protection Act

Communicable Disease

The following Exclusion is added to the Excess Legal Liability section only :

Communicable Diseases

This policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a Communicable Disease; or
- b) the fear or threat (whether actual or perceived) of a Communicable Disease

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion does not however apply in respect of:

- i) food or drink poisoning; or
- ii) Legionnaires' disease (if specifically covered by an extension or endorsement applied to the Primary Policy but only to the extent of cover expressly stated as being provided under the Primary Policy extension or endorsement)

Definition

For the purposes of this exclusion 'Communicable Disease' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Disclaimer

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements. You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the above be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden UK Group Limited.

Yours faithfully

Shomon Miah

Sports Department