



ROYAL  
**LIFE SAVING**  
SOCIETY UK  
[www.rlss.org.uk](http://www.rlss.org.uk)

This is to certify that

## Sheffield Lifesaving Club

Is a full member of the

# Royal Life Saving Society UK

Until

**01/03/2026**

Deborah Hunt  
President  
Royal Life Saving Society UK





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## Summary of Insurance Cover 2025 Affiliated Clubs of The Royal Life Saving Society UK

**Howden are insurance brokers to The Royal Life Saving Society**

**Policyholder : The Royal Life Saving Society UK (RLSS UK)**

By virtue of affiliation to The Royal Life Saving Society UK, all affiliated member Clubs are entitled to access the following insurances whilst participating in any activity recognised and/or authorised by Royal Life Saving Society UK (and approved by the insurers).

Recognised Activity includes:-

**In summary, RLSS UK Members' Insurance cover is in place when RLSS UK members are carrying out recognised RLSS UK activities (for which they are appropriately qualified and whilst following RLSS UK Guidelines).**

**RLSS UK recognised activity includes:**

- Delivering an RLSS UK qualification/ programme as an RLSS UK Trainer/ Instructor.
- Participating in an RLSS UK qualification/ programme/session as a candidate, including practising skills required.
- Utilising an RLSS UK qualification/award to provide water safety cover at a session or event e.g., Pool Lifeguard services (NPLQ), Beach Lifeguard services (NBLQ).
- Competing in a lifesaving competition.
- Holding an RLSS UK event e.g., Rookie Festival or a drowning prevention/ water safety stand at a fete/ shop/ school.
- RLSS UK social and administrative activities and fundraising for RLSS UK. Please refer exceptional activities to [membership@rlss.org.uk](mailto:membership@rlss.org.uk) to ensure cover is in force (e.g., cold water immersion, large visitor attractions, firework displays, bouncy castles and any other event/activity which might present a higher than usual risk).

Cover is provided to UK & Ireland residents only.

**Period of Cover:** 01 January 2025 to the 31 December 2025

This document is intended to be a summary of cover.

Copies of the master full policy wordings including terms, conditions and exclusions are available on request.

### **COMBINED LIABILITY**

**Policy Numbers:** Primary - HU PI6 1956250 and Excess of Loss - 7121281 / 9121281

**Primary Insurer:** Hiscox Insurance Company Ltd

**Excess of Loss Insurer:** Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability)

**Excess of Liability:** JRP Underwriting (£5m over £10m Public/Products Liability only)

**Retroactive Date:** Cover does NOT apply to any activity occurring prior to the retroactive dates (or date of last continuous membership whichever is later) noted under this policy. Dates are noted under the limit of indemnity section.



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**Entitled to Indemnity:** RLSS UK Affiliated Clubs  
The Club Committee/Directors  
The Club Employees and Volunteers whilst working for the Club  
The Individual club members acting on behalf of RLSS UK Club in membership

**Important** The Liability Insurances below (with the exception of Employers Liability) is provided on a “claims made” basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited.

**PUBLIC LIABILITY/PROFESSIONAL INDEMNITY**

This covers 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 Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, 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.

If you or the club own operate a marine craft/boat you should source separate marine insurance covering both the material damage and liability exposures.

**EMPLOYERS LIABILITY – Applicable to clubs**

This covers legal liability for damages & legal costs arising from the death or bodily injury to employees (voluntary or paid) in the course of their employment with the club, region or county. This cover is written on a claims occurred basis. Which means the policy will respond to an incident that occurs during the period of cover.

The Club will be required to provide details of your Employer Reference Number where applicable to the RLSS UK.

**MANAGEMENT LIABILITIES - DIRECTORS & OFFICERS (D&O) & CORPORATE LEGAL LIABILITY - – Applicable to clubs**

These sections provide cover for the personal liability of Directors & Officers in their capacity as Insured Persons of the Policyholder and for the Club entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in respect of all claims made against the Policyholder and notified to the Insurer during any Period of Insurance.

**LIMITS OF INDEMNITY**

Public & Products Liability (retroactive date 01/12/11)	£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 Extension (retroactive date 01/12/13)	£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 (retroactive date 01/12/08))	£10,000,000	any one claim excluding defence costs
Management Liability Directors & Officers (D&O) (retroactive date 01/12/08))	£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
Management Liability Corporate Legal Liability (retroactive date 01/12/08))	£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(Terrorism £5 million any one period)



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Inner Limits apply e.g. Pollution £100,000 under Public Liability & Corporate Legal Liability, Criminal proceedings £250,000 in the aggregate under Public Liability & Employers Liability . Claims arising from Communicable Disease- limited to the Primary Policy limit £5,000,000.

The Zurich Excess of Loss policy does not follow any inner limits in the Hiscox Primary policy wording. Please refer to the policy wordings for full details.

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

### Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft – see marine extension.
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Cyber Incidents or Attack
- Data Protection
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

### Contingency Marine Extension:

If the club own or operate a watercraft/boat you should purchase separate marine insurance which protects both material damage and marine liability. Where your separate marine liability insurance fails, or has not been arranged independently the below contingency marine liability insurance will consider any claim.

The ownership, possession or use by or on behalf of you of any marine water craft in inland or territorial waters. Cover for watercraft applies when used for the purposes of carrying out RLSS UK activity and/or training. Providing you are suitably qualified using RYA qualifications suitable to the craft and activity being carried out and are not using the craft for private pleasure and/or carrying far-paying passengers.

This marine extension of cover does not apply :

- a. for any claim arising out of any person being towed or preparing to be towed by a watercraft for the purposes of water skiing, kite surfing or any other airborne activity;
- b. where the watercraft is carrying any fare-paying passengers at the time of the incident that led to the claim;
- c. where the watercraft is being used for private pleasure purposes at the time of the incident that led to the claim;
- d. for any claim arising out of the ownership, possession or use of any jet ski;
- e. where at the time of the incident that led to the claim the watercraft is in the charge or control of any person who does not hold the RLSS UK Powerboat or RYA equivalent qualification; or
- f. where you would be entitled to be paid under any marine insurance policy covering the watercraft if this policy did not exist.

You must pay an excess of £500 for any covered claim for property damage arising out of the use of any watercraft in inland or territorial waters or out of the ownership, possession or maintenance of any watercraft designed for use in inland or territorial waters.

**Excess:** £2,500 each & every claim in respect of Corporate Legal Liability  
£500 for any claim for property damage arising out of the use of any watercraft.



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**In the event of a claim:**

**Please contact** Howden Claims Team on 0121 698 8000 and complete the necessary incident notification report/claim form as soon as possible to avoid prejudicing your claim

You must report every claim and any incident that is likely to give rise to a claim in the future at the time you are made aware of it.

**Liability** - Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability; do not make an offer or promise to pay.

**This document is intended to be a summary of cover. Copies of the policy wordings are available on request.**

**For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Insurance Brokers for The Royal Lifesaving Society .**

**PERSONAL ACCIDENT insurance does not apply to Club membership/members of clubs**

**Please contact RLSS UK if you wish to purchase individual membership which include additional membership benefits such as Personal Accident Insurance.**

### **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 or circumstances which trigger your Safeguarding Procedures.
- 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. Records must be kept for at least 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. 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 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](http://www.hse.gov.uk).