

Name Registered Venue: Redbourn Tennis Club

Registration No: HER016

It is hereby certificated that, by virtue of registration with The Lawn Tennis Association, the above detailed registered venue is covered for the following indemnity as hereinafter defined, whilst participating in the activities of an LTA registered venue. Cover is for UK residents only.

Period of Cover: 1st October 2021 to 30th September 2022

Primary Insurer: Hiscox Insurance Company Ltd

Policy Number: HU P16 1838055

PUBLIC LIABILITY, PROFESSIONAL INDEMNITY, EMPLOYERS LIABILITY AND DIRECTORS & OFFICERS LIABILITY INSURANCE

Policy Cover	Policy Number	Limit of Indemnity
Public Liability	HU P16 1838055	£60,000,000 any one event and (£25,000,000) any one period for Products/Pollution
Professional Indemnity	HU P16 1838055	£10,000,000 any one event
Employers Liability	HU P16 1838055	£10,000,000 any one event
Directors & Officers	HU P16 69382033	£1,000,000 any one event and any one policy period
Abuse	HU P16 1838055	£10,000,000 any one event and any period of cover

Cover

Cover is provided for liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities of an LTA registered venue and notified to the insurers within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to the insurers through Howden UK Group at the time of incident.

The Public Liability limit of indemnity consists of the following layers of cover:

Hiscox Insurance plc	(Policy Number HU P16 1838055)	-	£10,000,000
Zurich	(Policy Number KD866892)	-	£10,000,000
AIG Europe Limited	(Policy Number 0024532693)	-	£40,000,000

PLEASE NOTE - If you hire your facilities to a third party, or employ contractors at your premises, you should ensure that they have adequate public liability cover in force. We would recommend a minimum limit of at least £5,000,000, copies of their insurance evidence should be retained for your records

MULTI SPORTS EXCLUSION:

Cover for the following are specifically excluded:

Cricket (other than if part of a coaching programme) , Hockey, Football, Clay Pigeon Shooting, Rugby, Hockey, Martial Arts (Karate, Judo, Kick Boxing, Jujitsu, etc) Rowing, Sailing, Canoeing, Windsurfing, Scuba Diving, Horse Riding and all equestrian sports, Airborne Sports, Rock Climbing/Abseiling, Bungee Jumping, Motor Sports, Potholing, Gymnastics

Football and touch/tag rugby, hockey, cricket & rounders are covered if they are organized as part of a tennis coaching session or as a fitness training method for players under the guidance of a licensed coach.

PRINCIPAL EXCLUSIONS:

- Liability arising out of:
- criminal Acts
- the ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- product Guarantee or recall, repair or replacement.
- in connection with damage to any data.
- damage to own property.
- abuse in respect of any individual who actually commits, condones or ignores any abuse or molestation
- any statement known to be defamatory at the time of publication
- any liability under contract which is greater than the liability you would have had at law without the contract

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

The above is intended to be a summary only; full copies of the policy wording are available upon request. For any queries concerning the details above, please contact Howden Insurance Brokers on 0121 698 8003.