Howden Sport & Entertainment

Liability and personal accident insurance

September 2026

ENGLAND NETBALL

HOWDEN

Insured
England Netball

Period of cover
1 September 2026 to 31 August 2027

Activities
For fully affiliated members of England Netball (members, clubs, groups, regions, counties, and leagues) cover is provided in respect of any activity recognised and authorised by England Netball.

Current recognised activity is detailed on the England Netball Website here

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.

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

Personal accident
If you've sustained a netball 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

For more information

Howden England Netball Insurance Centre https://www.howdengroup.com/uk-en/england-netball

Combined liability

Policy type	Policy number	Insurer
Combined liability	**HUP16 8021793**	**Hiscox Insurance Company Ltd**
Excess of loss public/products liability	**YMM905103**	**RSA Royal & sun Alliance Insurance Ltd**
Excess of loss management liability	**DR32281A**	**RSA Royal & Sun Alliance Insurance Ltd**

Public/products liability section

Limits of indemnity:

Primary £10,000,000 any one event (in the aggregate in respect of products)

Excess of loss additional £10,000,000 (in the aggregate in respect of products) for claims occurring after 1 September 2024

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.

Cover includes:

- Public liability
- Liability for damage to leased and rented premises
- Member to member liability
- Indemnity to principals and liability out of goods sold supplied including refreshments

Professional indemnity

Limits of indemnity:

£10,000,000 any one event
Cover provided for negligent acts, errors or omissions in respect of your business activities including bodily injury as a result of coaching.

Employers liability

Only applicable to clubs, groups, regions, counties and leagues

Limits of indemnity:

£10,000,000 any one event (limited to £5,000,000 in respect of terrorism)
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.

Management liability

Only applicable to member clubs, groups, regions, counties and leagues

Directors of officers:

Primary £5,000,000 in the aggregate

Excess of loss £5,000,000 in the aggregate in excess of the primary limit
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 cost.

Section of Liability insurance appliable to affiliation/membership category if indicated by a ✓ below

Section of cover	Professional indemnity	Public / products liability	Employers liability	Directors & officers	Corporate legal liability	Crisis Containment
Regional associations	✓	✓	✓	✓	✓	✓
County associations	✓	✓	✓	✓	✓	✓
Affiliated leagues UK	✓	✓	✓	✓	✓	✓
Affiliated clubs/group UK	✓	✓	✓	✓	✓	✓
Coaches UK	✓	✓				
Match officials / umpires UK	✓	✓				
Members and member volunteers UK	✓	✓				

Important terms and principal exclusions

Retroactive and prior and pending dates

This policy will not pay claims / incident occurring before the dates referenced

- Professional indemnity – retroactive date 1 September 2013
- Public liability extension abuse – retroactive date 1 September 2017
- Management liability and corporate legal liability prior and pending and retroactive date 1 September 2013

Principal exclusions

A full list of the exclusions can be found in the policy wording under the headings what is not covered

- Claims arising from activity before the retroactive and prior and pending dates noted under the professional indemnity and management liability sections
- Medical malpractice
- Claims arising from cyber attack or cyber incidents
- Deliberate and dishonest acts
- Claims brought in the USA/Canada for all sections of the policy
- Claims brought outside the UK and European Union under the public/products liability section
- Claims brought outside the UK under the employers liability section
- War terrorism and nuclear risks – (terrorism is insured on the employers liability inner limit £5,000,000 where employers liability is applicable to the membership category)
- Asbestos
- Pollution
- Matters insurable elsewhere – as detailed in the policy wording for each section
- Share offerings
- Financial advantage
- Takeovers and mergers
- Breach of professional duty
- Defined benefit pension schemes
- Failure to fund pension and employees benefit schemes
- Contractual liability

Excess of loss public/products liability specific exclusions

- Abuse
- Cyber losses
- General Data Protection Regulation (GDPR) losses
- Professional indemnity
- Claims occurring before 1 September 2024

Excess of loss management liability specific exclusions

- Abuse
- Territorial exclusion Russia, Belarus and Ukraine

Liability incident guidelines

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.**

Usually, the claimants are looking for financial compensation.

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 or breach of copyright
- Any investigation under any child protection legislation (including matters which may trigger your safeguarding policy)
- 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
- Any investigation under any child protection legislation (including matters which may trigger your safeguarding policy)
- Any circumstance involving damage to third party property

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 six 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

Type of information you may have to provide for liability notification

- Details of your affiliation to England Netball so membership can be verified
- An incident notification form so that full details are recorded
- Copy of your risk assessment
- Accident book entry for the incident
- Witness details
- Photographs of the area where the incident happened and any CCTV or other recording if available
- If you have received any correspondence, letter, claim, writ or summons please forward to Howden on receipt and unanswered

Reporting incidents to Health & Safety Executive

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

Dependant on the type of accident this may apply for injury to employees/those working for you paid or unpaid or to members of the public.

For further information:
Please obtain a copy of the leaflet "Reporting accidents and injuries at work". Available here.

Personal accident

Policy type	Policy number	Insurer
Personal accident	**ORT/GPAIBT/9725425**	**Ortus Underwriting**

The insurer will, subject to the terms, conditions, provisions and exceptions of this policy, provide cover for accidental bodily injury which results in death, loss of limbs, hearing or sight, permanent or temporary disability as defined under the policy which occurs whilst involved in recognised and authorised netball activities. The geographical limit is worldwide excluding areas of war or hostilities.

Insured person category descriptions

Category 1
Any person resident in the United Kingdom who is a member of England Netball through their club, county association committee, regional association committee, national advisory group or other organisation and aged between 16 and 80 years old at the policy effective date

Category 2
Any person resident in the United Kingdom who is a member of England Netball either through their club, college, county association committee, regional association committee, national advisory group or other organisation and aged under 16 at the policy effective date

Category 3
Any person resident in the United Kingdom who is a member of England Netball either through their college or university, back to netball or walking netball subscriber of England Netball and aged between 16 and 80 years old at the policy effective date

Benefit	Category 1 (See description above)	Category 2 (See description above)	Category 3 (See description above)
Accidental death	£5,000	£5,000	£5,000
Permanent total disablement	£50,000	£50,000	£10,000
Permanent partial disablement *	Various % of above limit	Various % of above limit	Various % of above limit
Loss of one or more limb(s)	£50,000	£50,000	£10,000
Loss of one or both eyes	£50,000	£50,000	£10,000
Loss of speech	£50,000	£50,000	£10,000
Loss of hearing in one ear	£12,500	£12,500	£2,500
Loss of hearing in both ears	£50,000	£50,000	£10,000
Emergency dental or optical expenses (£50 excess)	Up to £600	Up to £600	Up to £250
Hospital In patient (see detail below **)	£50 per day	Not covered	Not covered
Convalescence	£100	Not covered	Not covered
Physiotherapy/Osteopathy *** (£50 excess)	6 visits up to £290	6 visits up to £290	Not covered
Broken bones (Maximum £500 per incident) Fracture means – breach in the structure of bones produced by accidental bodily injury and shall not include hairline fractures	Spine/neck/skull £ 500 Collar cheek/pelvic/hip £200 Leg/ankle (femur/tibia/fibula & tarsus) £ 200 Arm/wrist (humerus, radius, ulna & carpus) £100 Finger/toe/elbow/nose £ 50	Spine/neck/skull £500 Collar/cheek/pelvic/hip £200 Leg/ankle (femur/tibia/fibula & tarsus) £200 Arm/wrist (humerus, radius, ulna & carpus) £100 Finger/toe/elbow/nose £50	Spine/neck/skull Nil Collar/cheek/pelvic/hip £100 Leg/ankle femur/tibia/fibula & tarsus) £100 Arm/wrist (humerus, radius, ulna & carpus) £50 Finger/toe/elbow/nose Nil

Benefit	Category 1 (See description above)	Category 2 (See description above)	Category 3 (See description above)
Torn anterior cruciate ligament (ACL)	£200	£200	£200
Necessitating surgery **If ACL surgery is not required the benefit does not apply.**			
Temporary total disablement ****	£200 per week	Not covered	Not covered
Excess period: 14 days	Maximum claim £500		
Benefit period	18 days	N/A	N/A
Temporary partial disablement ****	£100 per week	Not covered	Not covered
Excess period: 14 days	Maximum claim £250		
Benefit period	18 days	N/A	N/A
Parental travel expenses	Up to £100	Up to £100	Up to £100
Hearing aid(s)	£600	£600	£600

* Amputation or permanent loss of use of:

- One thumb 20% or 17.5%
- Index finger 15% or 12%
- Other finger 10% or 7.5%
- Shoulder or elbow 25% or 20%
- Hip/knee or ankle 20%
- Wrist 20% or 15% (higher % applies to dominant side)
- One big toe 10%
- Any other toe 3%
- Removal of lower jaw by surgical operation 30%
- Shortening of at least 5cm of lower limb 15%
- Facial scarring: 5cm in length or area of 5sq cm -5%; 10cm in length or area of 10sq cm – 10%
- Burns: 9-18% of body surface – 15%; 19-27% of body surface -20%; 28+% of body surface -25%

** Hospital In patient - in the event of an insured person sustaining bodily injury as a result of an accident. The benefit will be paid to the insured person up to 25 days, in the event of the insured person being admitted to hospital as an in-patient for a continuous period of 24 hours or more. Please note the insurer will not pay a claim where the benefit payable is less than £100/48 hours

*** Physiotherapy is available following a ruptured, snapped or torn ligament or tendon or broken bone or primary dislocations

**** Temporary total disablement & temporary partial disablement benefits where an insured person is in full time gainful employment

Item	Schedule of benefits	Sum insured
14	Disappearance extension	Included within Item 1
15	Medical expenses	Up to 20% of any amount claimed under Items 1 to 9 up to a maximum of £15,000
17	Coma benefit	£30 per day payable up to 104 weeks
18	Funeral expenses	Up to £5,000 (bereavement counselling up to £300, executor expenses up to £2000)
19	Personal effects	Up to £250 (damaged when personal accident occurred)
26	Dependant child benefit	In the event of accidental death of an insured person which results in a valid claim under item 1 of the policy schedule, We will pay 5% of the sum for each dependent child up to a maximum of 10% and a maximum payment of £5,000
27	Wellbeing Serviced Helpline and App	Included in the Policy wording – available to insured persons age 16 upwards. If calling please reference Ortus Underwriting as the provider.

Important terms and principal exclusions

Maximum age 80 years. We will not pay for any claim where an insured person is aged 80 years or over at the policy effective date (1 September 2026).

General policy exclusions – applicable to ALL sections of this policy: The following policy exclusions apply to all sections of the policy and all clauses, extensions and endorsements unless otherwise stated.

We will not cover death, disablement or loss:

1 Whilst the insured person is engaged or taking part in military, air force or naval service or operations (other than reserve or volunteer training).
2 Whilst the insured person is engaged or taking part in aeronautics or aviation, other than as a passenger.
3 Whilst the insured person is engaged or taking part in mountaineering or rock climbing normally involving the use of ropes and/or guides.
4 Whilst the insured person is riding or driving in any kind of race.
5 Directly or indirectly caused or contributed to by the insured person's
   a) Intentional self-injury
   b) Suicide or attempted suicide
   c) Provoked assault or fighting except in bona fide self-defence
   d) Own criminal act
   e) Engagement or participation in civil commotions or riots of any kind
   f) Deliberate exposure to exceptional danger (except in an attempt to save human life)
6 Any claim arising from or attributable to Illness or natural cause.
7 Any claim in respect of Items 15-26, for any expenses incurred for longer than the benefit period as noted under item 8 in the policy schedule or 104 weeks whichever is the less. If Item 8 is not covered then we will not cover expenses incurred for longer than 104 weeks.
8 For claims where medical or other suitable evidence is not provided.
9 Whilst the insured person is under the influence of alcohol (which exceeds the prescribed limit under the Road Traffic Acts 1988 and would render the insured person unfit to drive regardless of whether the insured person is driving or not), drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).
10 Occasioned by or occurring whilst the insured person is in a state of insanity temporary or otherwise.
11 Arising from or attributable to war (whether declared or not), whilst the insured person is in the United Kingdom or is travelling to any country or area that, at the commencement of travel, was publicly known to be in a state of, or faced with the threat of war.
12 Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If we allege that, by reason of this exclusion, any claim is not covered by this policy, the burden of proving the contrary shall be upon you.
13 Arising out of or consequent upon or contributed to radiation.

In addition to the general policyexclusions please note:

A full list of the exclusions can be found in the policy wording

Item 15: Medical expenses – we will not pay for any claim where the benefit payable is recoverable under another insurance that you or an insured person may have in force

Item 16: Hospital in patient expenses – we will not pay for any claims where the benefit payable is less than £100

Item 17: Coma benefit – we will not pay for the first 48 hours of any claim.

Item 21: Dental and optical expenses- we will not pay for:

a) the first £50 of each and every claim
b) The purchase of new glasses solely due to damage of existing glasses (unless there has been a change in prescription evidenced by a letter from a qualified optometrist

Item 23: Physiotherapy / Osteopathy– we will not pay for any claim:

a) Where treatment has been provided by the NHS
b) Where the benefit payable is recoverable under any other insurance that the insured person or the insured may have in force
c) Excess the first £50 each and every claim

Item 25: Hearing aid(s) - we will not pay:

a) For the first £50 each and every claim
b) For claims arising from the pre-existing hearing conditions
c) For charges made for travelling time, broken appointment or similar punitive charges
d) For claims arising from damage due to wear, tear, deterioration or defective workmanship
e) For routine examination
f) For any treatment deemed to be clinically unnecessary
g) The costs of travelling expenses and telephone calls

Reporting a personal accident claim

Have you injured yourself whist participating in England Netball recognised activity?

Please contact Howden on 0121 698 8040, within 120 days of injury occurring and complete the necessary claim form as soon as possible.

- Please provide your membership ID so that membership can be validated before Howden can advise on potential benefits available.
- For all injuries, insurers will require:
  - Medical confirmation of the injury, eg discharge letter from the A&E or Hospital you attended
- If qualify for broken bones benefit you will need to supply a copy of discharge notes/medical confirmation of the fracture
- In respect of ACL if your injury requires reconstructive surgery, insurers will require copies of your hospital discharge notes to confirm the surgery has taken place. If you are on a waiting list for surgery and have written confirmation that the surgery is needed, Insurers can consider the benefit if this document is provided.
- If you qualify for a temporary total disablement benefit, insurers require wage slips for 3 months prior to the accident date (or last tax return if self-employed) and medical certificates covering the whole period of absence.

Additional guidance will be provided by the Howden claims team dependant on the injury sustained and benefit(s) which may be applicable.

Important note from insurers

In respect of section A personal accident, notice must be sent to **us** as soon as practicable (and no later than 365 days after the incident) of any **accident** to an **insured person** and the **insured person** must as early as possible place himself under the care of a duly qualified **medical practitioner**. Notice must be sent to **us** as soon as practicable in the event of the death of the **insured person** resulting or alleged to result from an **accident**.

Important note

Claims under this personal accident policy must be notified using the reporting guidelines outlined by England Netball. These must be received by the insurer within **120 days** from the date of the incident and no claim will be considered after 365 days from the date of the incident. If you are unsure if your injury will trigger a claim under the policy, please discuss with Howden claims team.

For further information:

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

0121 698 8040 to request a claim form.

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