

SCOTTISH *swimming* everyone can swim!

EM

September 2011

To: Clubs

Dear Club Secretary

Insurance

Following up on some recent enquiries I would like to take the opportunity to clarify the insurance implications for those members that have reached the age of 80.

I can confirm that all Scottish Swimming Registered members are only insured for Personal Accident up to the age of 80 which is the maximum age limit set by the insurers; however, there are no issues with the Civil Liability cover, as this does not hold any age restrictions. I can advise that the underwriters will not increase the maximum age limit for Personal Accident beyond 80.

Civil Liability Insurance includes cover for public Liability – if a member has injured someone else / caused financial loss or been negligent then the civil liability insurance provides cover for injury, loss or damage to third parties and/or their property.

Every March an Insurance brochure is sent out electronically with a hard copy posted to clubs. The document is available to download from www.scottishswimming.com. The detail within the Brochure does not mention age for Civil Liability as there is no age restriction; however, I have quoted the personal accident section below:

2. Personal Accident

This provides automatic compensation, irrespective of who is to blame, following an accident to a member whilst they are participating in any activity approved by the ASA, SASA & WASA. Cover is worldwide and includes organised travel [to such an event] within the United Kingdom.

The benefits are:

Accidental Death £ 2,000

Permanent Total Disablement

Including Loss of Use of Limbs[s], Eye[s], Speech or Hearing or other Permanent Total Disablement preventing the injured party from any gainful occupation for which fitted by education, training or knowledge **£30,000**

Reimbursement of Medical Costs

following an accident of up to **£ 100**

Benefits for persons aged 70 to 74 are limited to Death, Loss of limbs/eyes and Medical Costs.

Benefits for persons aged 75 to 80 are limited to Death and Medical Expenses only.

Please note that if you are 80 years plus you must take out your own personal accident insurance to remain active and insured within the sport.

Yours sincerely



Elaine Mackenzie
Director of Operations