

**SCOTTISH SWIMMING
Insurance Cover 2026-2027**

Name of Club: Upper Deeside Amateur Swimming Club
Affiliation Club Code: NUDX
Policyholder: Amateur Swimming Association (Swim England) Ltd
Entitled to Indemnity: Scottish Amateur Swimming Association (Scottish Swimming) Ltd & Affiliated Clubs
Period of Affiliation : 01 April 2026 - 31 March 2027

I can confirm Upper Deeside ASC are affiliated to Scottish Swimming and covered by our Liability Insurance as per the attached letter.

The original certificates should be ready for circulation to our clubs in approximately 2-3 weeks.

Please do not hesitate to contact me if you require any further information.

Kind regards
Mel

SCOTTISH SWIMMING

Named Insured

Scottish Swimming

By virtue of affiliation to Scottish Swimming, the Club is entitled to access the following insurances whilst participating in any activity recognised and/or authorised by Scottish Swimming (and approved by the insurers).

Period of Insurance 01 April 2026 to the 31 March 2027

Retroactive Date 01 January 1985
Rising Edge Ltd - Prior & Pending 1st April 2023 / exclude all past notified claims/circumstances

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

Policy Number Primary HU PI6 1957895 Excess of Loss EC798249
Primary Insurer Hiscox Insurance Company Ltd
Excess of Loss Insurer Zurich Insurance Company Plc

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, 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.

Employers Liability

Policy Number HU PI6 1957895
Insurer Hiscox Insurance Company Ltd

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 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.

Management Liability (Directors and Officers) (D&O) & Corporate Legal Liability

Policy Number Primary HU PI6 1957895, Excess of Loss D&O P2023.1628.D1.A and Excess of Loss EC798249
Primary Insurer Hiscox Insurance Company Ltd
Excess of Loss – Directors & Officers Rising Edge Ltd
Excess of Loss Insurer Zurich Insurance Company Plc

This covers the personal liability of Directors & Officers and the entity for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as insured persons of the insured in respect of all claims made against the Insured and notified to the Insurer during any period of insurance.

Limits of Indemnity

Public Liability	£20 million	any one claim
Products Liability	£20 million	any one period (costs inclusive)
Abuse Extension	£20 million	any one period (costs inclusive)
Professional Indemnity	£20 million	any one claim
Management Liability - Directors & Officers (D&O)	£20 million	any one period (costs inclusive)
Management Liability Corporate Legal Liability	£5 million	any one period (costs inclusive)
Employers Liability	£10 million	any one claim (Terrorism £5 million any one period)

Inner Limits apply e.g. Pollution £100,000 under Public Liability & Corporate Legal Liability - please refer to the policy wording for full details.

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
- Medical malpractice
- Damage to own property
- Cyber Incidents or Attack
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents/claims known to you but not reported to Insurers
- Excess of Loss insurer Zurich apply a communicable disease exclusion. Cover therefore limited to primary £10m limit.
- Data Protection

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

Excess £2,500 in respect of Corporate Legal Liability

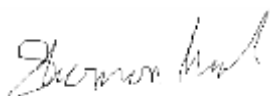
Disclaimer to Third Parties

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 policies be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden.

This document is intended to be a summary of cover only.

Yours faithfully



Shomon Miah
Senior Broker Sport and Entertainment