

April 2020

To: Clubs

Dear Club Secretary

Insurance with effect from the 1st April 2019

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 85.

I can confirm that all Scottish Swimming Registered members are only insured for Personal Accident up to the age of 85 which is the maximum age limit set by the insurers; however, there are no issues with the 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 85.

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

Every March an Insurance Summary of Cover 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:

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. primarily being approved and Swimming and Aquatic Sports. Cover is worldwide and includes organised travel [to such an event] within the United Kingdom.

The benefits are:

1.	Death	£5,000
2.	Loss of two or more Limbs or both eyes or one of each	£30,000
3a).	Loss of one limb or eye	£30,000
3b).	Permanent and total loss of speech	£30,000
3c).	Permanent and total loss of hearing in both ears	£30,000
4.	Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge	£30,000
5.	Medical expenses necessarily incurred in the treatment of the Insured Person	£2,500
	Policy Extension - Dental Treatment (£50 Dental Excess)	£250

In respect of any Insured Person 70-85, cover is restricted to benefits 1, 2, 3 and 5 only.

Dental Benefit reduced by 50% in respect of any person aged 70 and over.

There is no cover for persons aged 85 and over.

A continental Scale of benefits will apply with effect from April 2019 which is defined as follows:

Continental Scale

The amount payable for Benefit 3 shall be a percentage of the amount shown in the Schedule The following scale states the percentages applicable to the forms of disablement specified For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser

3 A) Loss of Eye	100%
B) Permanent and total loss of speech	100%
C) Permanent and total loss of hearing	
i) in both ears	100%
ii) in one ear	25%
Loss by permanent physical severance or permanent and total loss of use of	
D) one Limb	100%

E) one big toe	15%
F) any other toe	6%
G) one thumb	30%
H) one forefinger	20%
I) any other finger	10%
Permanent total loss of use of	
J) shoulder or elbow	25%
K) wrist hip knee or ankle	22%
L) a foot below the level of the ankle (talo-tibial joint)	50%
M) the back or spine below the neck with no damage to the spinal cord	40%
N) the neck or cervical spine with no damage to the spinal cord	30%
Removal by surgical operation of	
P) lower jaw	30%

With effect from April 2019 the policy will include some additional benefits

- Bereavement Counselling – Up to £250 per week max £5000
- Coma Benefit - £50 per full 24 hours up to max 104 weeks
- Convalescence - £200 reduced to £100 if person is aged over 70 years of age
- Counselling – Up to £250 per week up to maximum £5000
- Funeral Expenses – Up to maximum £5000
- Hospitalisation - £50 per full 24 hours up to a maximum of 104 weeks
- Paralysis Benefit – Up to the maximum £30,000 Total use of all 4 limbs bladder and rectum Up to a maximum £15,000 total loss of use of 2 legs bladder and rectum

Please note that if you are 85 years plus you *may* take out your own personal accident insurance if you wish but this is not necessary to remain active and insured within the sport.

Yours sincerely



Elaine Mackenzie
Director of Services