

REGIONAL & COUNTY HOCKEY UMPIRES ASSOCIATIONS
AND ALSO
INDIVIDUAL MEMBERS' LEGAL LIABILITY INSURANCE.

Western Region Counties Application Form

Policy No. 06CBP9098943

CURRENT INSURED ASSOCIATIONS:

Regions: Midland, Southern and Eastern Regions (all joint)

National: The National Programme Umpiring Association.

Counties (in alphabetical order and all joint associations with the exception of BCHUA & EMHUA) : Berkshire : Birmingham Counties : Bucks : Cambridgeshire : East Midlands Counties : Essex : Hants : Herts & Beds (ex Beds Ladies as in Midlands Region) : Kent : Lincolnshire : Middlesex : Northampton : **Norfolk : Oxfordshire : Suffolk : Surrey : Sussex : Northampton Hockey Association's Umpires Section. Midland Region Hockey Women's League Umpires.**

INFORMATION.

At last renewal on 1st June 2008 our excellent record did I am afraid only managed the following:

The premium for the basic liability cover was not increased even though court awards for personal injury are rising much faster than inflation.

The voluntary extension to cover Libel and Slander/Errors and Omissions has been reduced from £60 to £50 per association for each renewal period.

I have still not heard that either BCHUA or EMHUA have yet merged with the 'ladies'. This means two things remain in operation:

(i) Midland Region pays a basic charge to ensure when they appoint umpires who are not members of either BCHUA or EMHUA cover is provided. SRHUA and ERHUA only pay the £50. Equally Western Regional Association will only pay £50 per year (pro rate for first period) as all Western CHUA are combined.

(ii) There could be in the Midland Counties H.As, units appointing to ladies league hockey where the umpires may not have insurance unless members of BCHUA or EMHUA. Our Scheme can always provide cover if such Midland's H.As have not made provision. Examples are Northamptonshire where we have added "Northampton Hockey Association's Umpires Section" and Midland Region Hockey Women's League simply to overcome that problem.

Do remember that **non-members** are only protected when umpiring at the request of your association, so we do not set out to cover every Level One umpire in your county who has decided **not** to join the association OR is not otherwise umpiring at your request. Obviously the insurance is a good point in selling membership of your association. Again to remind, **members (of all classes of membership)** are covered for umpiring and also when acting as coaches, watchers, assessors and match delegates and then even in those latter four categories when they no longer are taking umpiring appointments.

Both the Western Regional Organisation and all Western CHUAs will receive a copy of the Group policy wording. It is important that each HUA delegates someone to study the wording and raise any questions that result. Example question already raised and answered are as follows;

E.g. does it cover a National League umpire when appointed to a competition overseas – answer "yes".

E.g. does it cover an umpire who is a member of an HUA when asked directly by a University to umpire – answer "yes".

E.g. as a member, if I am on holiday say in the Caribbean or U.S.A. am I covered if asked to umpire – answer "yes".

Peter McBrien. (0118 9328705) (E Mail: "petermcbrien@waitrose.com)

INITIAL CHARGE FOR WEST REGIONAL COUNTIES HUAs

Brief details of the insurance protection are attached but it is beneficial to repeat the stipulation set down by the Ecclesiastical namely:

Where an individual umpire has other appropriate insurance, in the event of a claim, he or she will be asked to use that cover first and then our policy will 'top up' with an extra £5,000,000. HOWEVER IT MUST BE EMPHASISED this only applies if there is such other cover; otherwise the umpire is insured from the ground upwards. In any case all potential incidents must be reported as soon as possible after the event.

You have the option every year whether to extend the cover to embrace claims made against the Association or its members for the spoken or written words, which are alleged to be worthy of slander or libel legal action and also statements made which can be shown to be either errors or omissions in the conduct of the administration of your activities as a hockey umpires' organisation. The Libel and Slander Limit is £100,000 any one event and the Errors and Omissions cover £100,000 in any one year for any one association.

The pro rate premium rates for Western Regional HUAs to provide cover from 30th January 2009 until renewal on the 1st June are as printed in bold figures. The annual premium rates over the last few years are also displayed (*inclusive of Insurance Premium Tax: out of interest.*) Premiums are based on total number of "active" umpires etc. declared:

	Pro Rata 4/12ths	2008	2007	2006	2005
1 - 50:	18.99	57.75	57.75	63.58	63.58
51 - 100:	24.50	74.55	74.55	83.17	83.17
101 - 150:	31.41	95.55	95.55	106.28	106.28
151 - 200:	39.69	120.75	120.75	134.02	134.02
201 - 250:	47.98	145.95	145.95	161.74	161.74
251 - 300:	55.92	170.10	170.10	189.47	189.47
301 - 350	64.47	196.10	196.10	217.89	n/a

LIBEL& SLANDER and ERRORS & OMISSION "EXTRA COVER" (Pro rata of £50) = £16.43

IF YOU COULD ADD £2 OR £3 TO COVER BHUA's COSTS - then THANKS

Please remember the return is based on "ACTIVE UMPIRES etc" not your whole membership and the further category for 'Level Ones' remains just in case you treat Level One umpires under your Constitution as a separate category of membership with or without a membership fee.

PLEASE RETURN THIS FORM IF YOU ASSOCIATION WISHES TO JOIN:

Name of Association:

1. number of members in your association who are active umpires, match delegates, watchers or coaches: No.....

2. If Level One umpires are not included in (1) above by reason of being recognised as a special type or category under your Constitution give estimated number who normally umpire for you or their club on a regular basis: No.....

Total number of active umpires etc. being declared i.e. total of 1. and 2 above: No.....

DECLARATION: " _ "In accepting the quotation to join the Insurance Scheme underwritten by the Ecclesiastical Insurance Group as from the 30th January 2009 including the voluntary 'Extra Cover' we confirm as the current committee of the Association referred to above, we have no knowledge that within the last 5 years any incident, error or omission has arisen or any claim been made against a member of our Association where such member would have been required to report the incident, error or omission or to seek an indemnity under the wording of the policy no. 06/CBP/9098943 (i.e. the new policy under which you will be provided with cover).

(Signed on behalf of the Committee).....(Date).....

Name/address of person to whom future communications should be sent:
.....

Tel No.(H).....(B).....

E. Mail.....(please print clearly)

Please return this form **with your cheque payable to "BHUA"** to Peter McBrien, Acres End, Heath Ride, Finchampstead RG40 3QN. (tel: 0118 9328705) (petermcbrrien@waitrose.com) **If paying directly into bank Sort Code 30.96.54 Account 00160525**

A Limited Summary of Umpires' Insurance Cover

- INSURER:** Ecclesiastical Insurance Group
Beaufort House Brunswick Road Gloucester GL1 1JZ
Tel: 01452 334768 (Ref. Emma Gordon)
- POLICY No.:** 06/CBP/9098943
- INSURED:** English Hockey Umpires Associations (which have joined the Scheme) and any members of such associations or any other umpire appointed by them.
- BUSINESS** The activities of Hockey Umpires Association (as more fully defined)
- COVER:** An indemnity against all sums for which the Insured shall be legally liable to pay as damages as a result of :

Public Liability:

- a) accidental bodily injury to or death illness or disease of any third party.
- b) accidental loss or damage to third party material property
- c) accidental obstruction trespass nuisance or interference with any right of way air or light water or other easements or false imprisonment

Products Liability:

- d) accidental bodily injury to or death illness or disease of any third party.
- e) accidental loss or damage to third party material property
caused by any commodity article or thing sold or supplied by the Insured

all arising out of the activities of an hockey umpires/umpiring association anywhere in the World.

Limit of Indemnity : £5,000,000 for any one occurrence or series of occurrences (and in all in respect of products liability).

EXTENSIONS TO THE BASIC COVER

Libel and Slander Extension:

an extension of cover to include liability incurred by the Insured arising from or caused by the publication or utterance by the Insured or on the Insured's behalf of a libel or slander.

Limit of Indemnity: £100,000 any one event.

Errors and Omissions Extension

An extension of cover to include liability incurred by the Insured as a result of errors or omissions in the conducts of the **BUSINESS**.

Limit of Indemnity: £100,000 any one period of insurance for any one insured association

(N.B. these extension are on a 'claims made basis')

- CLAIMS:** All potential events likely to lead to a claim or any claim made should be notified (as soon as possible after an occurrence) to Peter McBrien (0118 9328705) of Berkshire. H.U.A. for onward transmission to the Insurer.

