



BWSW MEMBER INSURANCE SUMMARY SCHEDULE OF COVER

OVERVIEW: BWSW PROVIDES ITS VOLUNTARY AND NOT FOR PROFIT MEMBER CLUBS AND ALL UK RESIDENT ASSOCIATE MEMBERS WITHIN THE SPORT WITH LIABILITY COVER IN RELATION TO NON MOTORISED ACTIVITY. MOTORISED ACTIVITY IS DEFINED BY REFERENCE TO CLAIMS INVOLVING THE BOAT OR THE DRIVER. THIS DEFINITION DOES NOT EXCLUDE THE SKIER OR RIDER AS REGARDS THEIR PERSONAL ACCIDENT COVER – SEE BELOW. **ANY COMMERCIAL BUSINESS OR PROFESSIONAL COACH IS NOT COVERED UNDER THE BWSW VOLUNTARY CLUB POLICY.** THE VOLUNTARY CLUB POLICY IS REVIEWED EACH YEAR WITH OUR BROKER MARSH SPORT AND THIS DOCUMENT HAS BEEN REVIEWED BY THEM AND IS BASED ON THEIR ADVICE. IT IS IMPORTANT TO HIGHLIGHT THAT THE COVER OUTLINED BELOW IS NOT A SUBSTITUTE FOR WIDER INSURANCE COVER, INCLUDING, AS REGARDS PERSONAL ACCIDENT COVER, TRAVEL INSURANCE WHICH TYPICALLY INCLUDES MEDICAL EXPENSES AND COVER FOR REPATRIATION. IT SHOULD BE REITERATED THAT LIABILITY COVER IS NOT DESIGNED TO COVER MOTORISED BOAT ACTIVITY IN THE WATER NOR DOES IT COVER PREMISES/OCCUPIERS LIABILITY COVER FOR WHICH SEPARATE INSURANCE IS REQUIRED. ALL VOLUNTARY CENTRES SHOULD CONSULT WITH THEIR BROKERS/OWN ADVISERS AT LEAST ANNUALLY TO CHECK THEY HAVE ADEQUATE COVER IN THE CONTEXT OF THE EXISTING SERIOUS CONSTRAINTS IN THE MARINE INSURANCE MARKET. IT SHOULD BE NOTED THAT THE COVER AVAILABLE FOR MOTORISED ACTIVITY, IN PARTICULAR, MAY BE INSUFFICIENT TO MEET A SUBSTANTIAL CLAIM FOR DEATH OR PERSONAL INJURY. MEMBERSHIP RENEWAL IS REQUIRED TO ENSURE THE BWSW VOLUNTARY CLUB COVER IS MAINTAINED. MEMBERS ARE RESPONSIBLE FOR CHECKING WHETHER THIS INSURANCE IS SUITABLE FOR THEIR NEEDS.

AS MENTIONED BWSW INSURANCE DOES NOT COVER THE ACTIVITIES OF A COMMERCIAL BUSINESS OR PROFESSIONAL NATURE THIS WILL INCLUDE WHERE VOLUNTARY CLUBS CARRY OUT ACTIVITIES OF A COMMERCIAL / BUSINESS NATURE OR ENGAGE A PROFESSIONAL COACH. IT IS ESSENTIAL THAT PROFESSIONAL COACHES SECURE THEIR OWN APPROPRIATE INSURANCE AND THAT THE AMBIT OF 'COMMERCIAL' ACTIVITY IS CANVASSED WITH YOUR INSURANCE ADVISERS.

A FURTHER IMPORTANT POINT AROUND INSURANCE ARISES IF RELIANCE IS TO BE PLACED ON THE EXISTENCE OF BOAT OWNER COVER TAKEN OUT BY CLUB MEMBERS INCLUDING BECAUSE OF THE CLUB'S OWN RESPONSIBILITIES AS SITE OPERATOR (WHICH SHOULD ALSO BE COVERED BY APPROPRIATE INSURANCE). ALL FACILITIES SHOULD, IF THEY ARE IN ANY DOUBT, IN THIS SPECIALIST AREA, SEEK THEIR OWN ADVICE TO CONFIRM THAT THE POLICIES AND PROCEDURES THEY HAVE IN PLACE IN RELATION TO BOAT OWNERS' COVER IS SATISFACTORY (AMBIT AND LEVEL OF COVER AS WELL AS ITS CONTINUANCE THROUGHOUT THE SEASON), FOR EXAMPLE BY SPECIFYING CONDITIONS AS TO MEMBERSHIP SIGN UP IN A FORM BASED ON THIRD PARTY ADVICE AND/OR OBTAINING A LETTER (ALSO IN A FORM APPROVED BY THE CLUB'S OWN ADVISER FROM THE BOAT OWNER'S ADVISER).

Liability – Summary of Cover

Scope of Cover	Details – see note below regarding worldwide cover	Level of Cover
Directors and Officers	Provides cover for claims made directly against individuals at a BWSW affiliated voluntary club covered by the scheme e.g. officer, committee member, director and/or trustee for alleged wrongful acts in connection with the club affairs. This cover is available in relation to activities performed anywhere in the world, but only if the claim is made in a United Kingdom jurisdiction. It does not cover personal injury or property damage.	£10m
An element of public liability risk	Cover for voluntary clubs and all members if they are found to be legally responsible for causing bodily injury to a third party (such as a member of the public) or for damage to a third party's property. Covers recognised activities of the sport. This cover is available in relation to activities performed anywhere in the world, but only if the claim is made in a jurisdiction other than the USA.. IT DOES NOT COVER MOTORISED OR PREMISES/OCCUPIERS LIABILITY	£10m
Professional Indemnity <i>(Paid professional coaches engaged by clubs require their own liability cover)</i>	Indemnity for our voluntary / unpaid qualified, licensed instructors and coaches caused by negligent acts, errors or omissions during organised coaching activities. It covers activities within the BWSW network of affiliated facilities / other BWSW coaching activities. This cover is available in relation to activities performed anywhere in the world, but only if the claim is bought in a jurisdiction other than the USA. It should be noted that despite being described as professional indemnity, this cover only relates to unpaid activity.	£10m
Officials Liability <i>(included within the Professional Indemnity cover)</i>	Cover for our qualified judges, homologators, calculators and other officials within the sport at BWSW / IWWF sanctioned events to include international events . This cover is available in relation to activities performed anywhere in the world, but only if the claim is bought in a jurisdiction other than the USA. ARRANGEMENTS SHOULD ALWAYS BE MADE FOR ACTIVITY IN THE USA INCLUDING BY LIAISON WITH EVENT ORGANISERS. This policy does not cover drivers whether in or out of competition who should always ensure they are covered.	£10m
Employers' Liability	Cover in respect of claims made against voluntary not for profit affiliated clubs for injuries caused to an employee of the club arising out of and in the course of their such employment (including volunteers who are working on behalf of a club for these purposes in an unpaid capacity). This cover is available in relation to activities performed anywhere in the world, but only if the claim is made in a United Kingdom jurisdiction.	£10m

Safeguarding & Abuse	In respect of claims relating to safeguarding, including mental or physical abuse. This cover is only available in relation to activities which take place within the United Kingdom and the resulting claim is bought within one of the United Kingdom jurisdictions. It does not cover a person accused of abuse whether or not found guilty.	£2.5m
Member to Member Cover	Protects (defends) any insured BWSW member if another member is injured and claims against them outside motorised activity or premises liability. . This cover is available in relation to activities performed anywhere in the world but only if the claim is made in a jurisdiction other than the USA or Canada.	£10m

It is important that all incidents that may give rise to a claim, however minor, are reported to our insurance broker Marsh Sport as soon as possible after the event and any communication from third party claimants is referred to Marsh from the outset. Please email all incidents to marshsport@marsh.com or telephone 0345 872 5060 to report this directly to our brokers. A copy of the full policy and summary guide to what the policy does and does not cover in more detail is available from them on request.

The liability cover described above is subject to certain sub-limits (more details are set out in the FAQs on the BWSW website). Also there are further exclusions which you should check in every case. In the event of any uncertainty third party advice should always be sought to check your insurance needs are met.

Personal Accident – Summary of Worldwide Cover (this does cover accidents arising from all on water activity within our recognised disciplines)

Scope of Cover	Details	Level of Cover
Death	Death whilst taking part in the sport or travelling to and from our calendared events.	£50,000
Permanent Total Disablement	Standard	£50,000
	Paraplegia	£50,000
	Quadriplegia	£50,000
Permanent Partial Disablement		£30,000
Dental Injury		£750
Physiotherapy	£50 excess applies	£500
Certain specific broken Bones		£500
Temporary Total Disablement	Up to 26 weeks – 28 days deferment period applies	£200 per week
Convalescence		£100 per day
Hospitalisation (ie in-patient)	Up to 14 days – 1 day deferment period	£50 per day

British Water Ski & Wakeboard (BWSW) is an operational brand of The British Water Ski & Wakeboard Federation Limited.
Registered Office: Unit 3 The Forum Hanworth Lane Chertsey KT16 9JX
Company No: 913182

The Personal Accident insurance is subject to certain policy exclusions , such as (i) Pre-existing Medical Conditions; (ii) Covid; and (iii) activities prohibited by professional sporting bodies. You should seek your own advice to ensure the insurance is sufficient for your needs.

Full details of the policies are available on the BWSW website.

Claims helpline - Please call Marsh Sport on 0345 872 5060 quoting the British Water Ski Federation Personal Accident Insurance Policy.

IRCM brokers are also separately providing to a number of BWSW members boat insurance cover. You will find details of this on the BWSW website here: [IRCM Boat Insurance Scheme - British Water Ski and Wakeboard](#).