



ASSOCIATION OF RUNNING CLUBS LTD

SUMMARY OF LIABILITY COVER 2011

INSURED: Association of Running Clubs Ltd, the Association, its Employees, Committee Members, Stewards, Volunteers, Affiliated Clubs & Organisations, Affiliated Members All Affiliated Coaches, Officials and Associated Members (as declared by the ARC)

PERIOD OF INSURANCE: From: 1st April 2011 to: 1st April 2012

LEGAL LIABILITY INSURANCE - POLICY NUMBER: KT586432

INSURER: Zurich Insurance Company

INSURED ACTIVITIES: Governing body for the Sport of Road Running, Cross Country Running and Fell Running. Covering Any Authorized &/or Recognised Activity of the Association including, Traffic Management Training and operation and Club training activities.

TERRITORIAL LIMITS: Anywhere in the world (for insured activities) for members who are resident in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

COVER: **Legal Liability Insurance**
The Insurer will pay damages and legal costs arising from any claim made during the Period of Insurance and notified to Insurers in respect of any Civil Liability incurred by the Insured in accordance with the Terms and Conditions of the Policy.

LIMIT OF INDEMNITY: £5,000,000 any one Occurrence except in relation to goods sold or supplied (Products) where the limit applies in the aggregate to all losses occurring during any one Period of Insurance.

PRINCIPAL EXCLUSIONS

- [1] Criminal Acts of the Insured
- [2] The ownership, possession or use of any mechanically propelled vehicle or mobile plant, aircraft, hovercraft or water-borne craft
- [3] Replacing, reinstating, rectifying or guaranteeing the performance of any Products
- [4] Medical malpractice
- [5] Damage to own property
- [6] Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada
- [7] In connection with damage to any data

EXCESS LEGAL LIABILITY POLICY - Policy No. Y009451QBE

INSURER: QBE Insurance

LIMIT of INDEMNITY: Provides £5,000,000 in excess of the Underlying Limit of Indemnity of £5,000,000

The above is intended only to be a summary of cover and a full copy of the Policy wording is available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the appointed insurance brokers for Association of Running Clubs Ltd.

In the event of a claim

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability, do not make an offer or promise to pay.