

ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE

CERTIFICATE NO: RTT254812/RSACL005535

INSURED:	For the purpose of Sections 1, 3, 4 & 5 1) Snowsport Scotland Ltd 2) All individual affiliated members each of whom shall be separately called the insured. 3) All registered/licensed coaches each of whom shall be separately called the insured. 4) Where all club members are individually affiliated to Snowsport Scotland Ltd the insured is deemed to read: - The Committee for the time being of each individual affiliated club each of whom shall be separately called the Insured. For the purpose of Section 2 Employers' Liability 1) Snowsport Scotland Ltd		
PERIOD FROM:	01 September 2011	TO:	01 September 2012
ADDRESS:	Caledonia House South Gyle Edinburgh EH12 9DQ	PREMIUM:	£21,081.52 (including Insurance Premium Tax)
		OUR REF:	SNOWSCOT

If your Organisation is an unincorporated Association, the Insured Title stated above is deemed to include the following:

The Committee for the time being of Snowsport Scotland Ltd.

ACTIVITIES / BUSINESS: Organisation of and participation in competitive and recreational alpine skiing, cross country skiing, freestyle skiing, snowboarding, speed skiing, disability snowsports, ski jumping, provision of snowsports education and coaching in all of the activities noted plus snowsports safety.

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy RTT254812/RSACL005535 issued by Royal & Sun Alliance Group (the Company).

1. CIVIL LIABILITY

The Civil Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any one period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the Insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

2. EMPLOYERS' LIABILITY - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the insured.

3. LEGAL DEFENCE COSTS

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

4. DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for the Personal liability of Directors & Officers 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.

5. ABUSE - INSURED

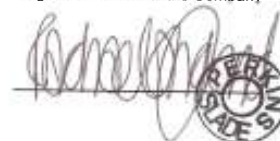
The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: £2,500,000 any one period of insurance

Retroactive Date: 01 January 1985

Signed on behalf of the Company



Date: 15 September 2011

Underwritten by:

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:

- any head injury that requires medical treatment [Doctor or Hospital].
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent].
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website www.hse.gov.uk/riddor.