

The Society of Teachers of the Alexander Technique Summary of Cover

Member Entitled to Indemnity:	Joe Bloggs
Scheme Period of Cover:	01 January 2024 to 31 st December 2024 (both days inclusive)
Cover Provided by	Hiscox Underwriting Limited
Policy Number:	HUP16 1955721
Activities:	Teaching of the Alexander Technique
Retroactive Dates::	01 January 1985 Public Liability & Professional Indemnity (Or date of last continuous membership if later).

LIABILITY INSURANCE

Limit of Indemnity: **Public Liability** £10,000,000 any one event (any one period for sale of products & pollution claims).

Professional Indemnity £10,000,000 any one event

£100,000 Legal Defence Costs in respect of breach of Health and Safety at Work Act

Cover.

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to Hiscox Insurance Company Ltd within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments.

The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred (subject to the retroactive date).

It is essential that any claims or circumstances which might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right to indemnity under this insurance will be forfeited.

All incidents that may give rise to a claim in the future should be notified to Hiscox Insurance Company Ltd through Howden UK Group, at the time of incident.

Applicable Courts

Worldwide excluding claims brought in the USA and Canada

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- Product Guarantee or recall, repair or replacement.
- In connection with damage to any data.
- Medical malpractice.
- Damage to own property.
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Claims brought in the USA and Canada
- Cyber Incidents or Attack
- Data Protection
- Abuse

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 Howden UK Group 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.

LEGAL EXPENSES

Cover is provided by ARAG on behalf of BRIT Syndicate 2987 at Lloyd's

ARAG and BRIT are authorised and regulated by the Financial Conduct Authority (the "FCA") and may effect and carry out contracts of insurance.

Policy Number 504461

Section of Cover

Legal Helpline & Claim number 0330 3031821

Please quote STATS and 504461 for advice on personal legal problem directly affecting you.

Personal Injury

The Insurer will pay your costs of legal action to pursue a civil claim resulting from an incident which causes your death or personal injury.

Prosecution

The Insurer will pay your costs of legal action to defend criminal prosecution against you, following an alleged offence (including allegations of indecent assault) by you relating to your employment as a teacher of the Alexander Technique (other than motoring prosecutions)

Limit of Indemnity	Personal Injury	£25,000 any one event
	Prosecution Defence	£25,000 any one period of cover for Products / Pollution

The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred.

For full details of excluded claims and costs please refer to the policy document

The helpline shall not provide advice about your business, trade or profession.

This document is intended to be a summary of cover and full copies of the policy wordings including terms, condition & exclusions are available on request. For any queries concerning the details above, please contact Howden on 0121 698 8000, who are the Insurance Brokers for The Society of Teachers of the Alexander Technique.

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 Howden UK Group 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 although we recommend 6 years and 25 years where you are working with minors. 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.