



Summary of Liability Cover

Insured	Team Green Britain Bike Week
Bike Week:	For events held during the period 1 st April 2011 to 31 st July 2011 (both days inclusive)
Period of Cover	For the period registered and logged with the Organisers of Team Green Britain Bike Week
Organiser:	As logged with Team Green Britain Bike Week
Activities:	Event organisers and co-ordinators connected with Team Green Britain Bike Week
Insurer:	Cover provided by Zurich Insurance Zurich is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance
Policy Number:	CE360888
Cover:	Public Liability of event organisers and co-ordinators connected with Team Green Bike Week The specific policy details are:-
Limit of Indemnity:	£ 10,000,000 Indemnity Limit in respect of:- <ul style="list-style-type: none">• Accidental death or personal injury sustained by 'Third Parties'• Accidental loss of or damage to 'Third party' property• Accidental obstruction, trespass or nuisance
Policy Extensions:	The policy extends to provide an indemnity to <ul style="list-style-type: none">• Any Public or Local Authority or any other Principle• Individual members of an organising committee
Conditions:	<ul style="list-style-type: none">• Everyone shall exercise reasonable care and take all reasonable steps to prevent accidents• Notification of possible claims should be communicated to Insurers as soon as possible
Principal Exclusions	Liability arising out of: <ul style="list-style-type: none">• Criminal Acts• The ownership, possession or use of any mechanically propelled motor vehicles• Loss of or damage to own property held in custody or control

The above is intended to be a summary only. For full policy wordings or additional information please contact Perkins Slade Ltd. 3 Broadway Broad Street Birmingham B15 1BQ. Contact: Robert Hampton - 0121 698 8156 or Email r.hampton@perkins-slade.com

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.