



british motorcyclists federation

perkins<sup>slade</sup>

To whom it may Concern,

**BONE-shaker Marrow-thon**

This is to confirm that the BONE-shaker MARROW-thon is affiliated to the BMF for 2014 and consequently are covered under the Civil Liability Cover that the BMF has in place for their affiliated clubs.

Rachel Crossley  
BMF Membership Secretary

British Motorcyclists Federation (Enterprises) Limited P.O. Box 9036, Enderby, Leicester LE19 9BE

**Membership:**

0116 279 5112

membership@bmf.co.uk

Website: www.bmf.co.uk

**Events:**

events@bmf.co.uk

**General:**

0116 279 5111

administration@bmf.co.uk

Fax: 0116 279 5109

Incorporated in England & Wales under company registration number 982171 VAT No. 765 3309 21

Registered Office: BMF (Enterprises) Ltd, 3 Oswin Road, Brailsford Industrial Estate, Braunstone, Leicester LE3 1HR





## Summary of Liability Cover

**Insured:** British Motorcyclists Federation, its affiliated clubs and their members

**Period of Cover:** 01 January 2014 (or date of affiliation to the BMF if after this date) to 31 December 2014

**Retroactive Date:** 01 January 1985

**Activities:** All activities recognised /authorised by the British Motorcyclists Federation, club meetings, regional meetings or other gatherings, road runs, off tarmac events, camping events, club or national rallies, club stands at motorcycle shows or exhibitions, motorcycle shows or exhibitions, joint events with other clubs.

### CIVIL LIABILITY INSURANCE - Cover is provided by Hiscox Underwriting Limited

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

**Policy Number** HUPI6 1955883

#### 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 the Insurers 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 and Management Liability (directors and officers). 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. All incidents that may give rise to a claim in the future should be notified to Insurers through Perkins Slade Ltd, at the time of incident.

<b>Limit of Indemnity</b>	<b>Public Liability</b>	£5,000,000 any one event
	<b>Products Liability</b>	£5,000,000 any one period of
	<b>Professional Indemnity</b>	£5,000,000 any one event
	<b>Abuse</b>	£2,500,000 any one period, costs inclusive
	<b>Directors and Officers</b>	£5,000,000 any one period, costs inclusive

Criminal legal Defence Costs in respect of prosecution by the Health and Safety Executive is also included at £100,000. The Directors and Officers policy is extended to include "corporate legal liability" (entity defence) subject to an excess of £2500.

#### 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
- Products manufactured, repaired, modified, altered reconditioned or repackaged by the Insured
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents known by the insured but not reported to the insurer.
- Tour Operators Liability (as defined under The Package Travel, Package Holidays & Package Tour Regulations 1992)

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Directors and Officers Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

### EXCESS CIVIL LIABILITY - Cover is provided by Zurich Insurance Company.

Zurich Insurance Company is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance.

**Policy Number** LC581764

**Limit of Indemnity** £5,000,000 in excess of primary £5,000,000 layer



## **EMPLOYERS' LIABILITY - Cover is provided by Hiscox underwriting Limited.**

Policy Number

HUPI6 1955883

### **Cover**

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. Cover is provided to the committee for the time being of affiliated clubs only and does not extend to include their subsidiary companies or affiliated companies/groups involved in any activity not recognised or approved by the British Motorcyclists Federation. 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.

### **Limit of Indemnity**

£10,000,000 any one event

The above is intended to be a summary only, a full copy of the cover wordings are available on request from Perkins Slade 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.

### **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 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk).



# CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: HU PI6 1955883



The certificate below shows that you are insured

- (i) with an authorised insurer, and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd

Registered in England Number 70234

Registered Office 1 Great St Helen's, London EC3A 6HX

Telephone No: 020 7448 6000

## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy Number HU PI6 1955883

Name of Policyholder British Motorcyclists Federation and the following subsidiary companies:  
BMF (Enterprises) Limited, MJF Associates, BMF (Promotions) Limited, BMF Foundation  
Affiliated clubs of The British Motorcyclists Federation

Date of Commencement of Insurance policy 1st January 2014

Date of Expiry of Insurance policy 31st December 2014

We hereby certify that subject to paragraph 2:

- 1 The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
- 2 the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

*Steve Langan*

### Notes:

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy