Summary of Insurance Cover 2026
Affiliated Individual Members of The Royal Life Saving Society UK

Howden are insurance brokers to The Royal Life Saving Society

Policyholder: The Royal Life Saving Society UK (RLSS UK)

By virtue of affiliation to The Royal Life Saving Society UK , affiliated individual members are entitled to access the following insurances whilst participating in any activity recognised and/or authorised by Royal Life Saving Society UK(and approved by the insurers).

Recognised Activity includes:-

In summary, RLSS UK Members' Insurance cover is in place when RLSS UK members are carrying out recognised RLSS UK activities (for which they are appropriately qualified and whilst following RLSS UK Guidelines).

RLSS UK recognised activity includes:

- Delivering an RLSS UK qualification/ programme as an RLSS UK Trainer/ Instructor.
- Participating in an RLSS UK qualification/ programme/session as a candidate, including practising skills required.
- Utilising an RLSS UK qualification/award to provide water safety cover at a session or event e.g., Pool Lifeguard services (NPLQ), Beach Lifeguard services (NBLQ).
- Competing in a lifesaving competition.
- Holding an RLSS UK event e.g., Rookie Festival or a drowning prevention/ water safety stand at a fete/ shop/ school.
- RLSS UK social and administrative activities and fundraising for RLSS UK. Please refer exceptional activities to membership@rlss.org.uk to ensure cover is in force (e.g., cold water immersion, large visitor attractions, firework displays, bouncy castles and any other event/activity which might present a higher than usual risk).

Cover is provided to UK & Ireland residents only.

Period of Cover: 01 January 2026 to the 31 December 2026

This document is intended to be a summary of cover.
Copies of the master full policy wordings including terms, conditions and exclusions are available on request.

COMBINED LIABILITY

Policy Numbers: Primary - HU PI6 1956250, Excess of Loss - 7121281 / 9121281 & XOL PL/Prods B1161S25CX501

Primary Insurer: Hiscox Insurance Company Ltd

Excess of Loss Insurer: Zurich Insurance Company Plc (Excess of Loss not applicable to Employers Liability)

Excess of Liability: JRP Underwriting (£10m over £10m Public/Products Liability only)- Retro date: 01/01/2025

Retroactive Date: Cover does NOT apply to any activity occurring prior to the retroactive dates (or date of last continuous membership whichever is later)noted under this policy. Dates are noted under the limit of indemnity section.

Entitled to Indemnity: RLSS UK Individual Members whilst operating within their level of qualification

Important The Liability Insurances below is provided on a "claims made" basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited.

PUBLIC LIABILITY/PROFESSIONAL INDEMNITY
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 Insurer within the period noted above. Cover includes public liability, professional indemnity, financial loss, libel and slander, abuse, 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.

If you or the club own operate a marine craft/boat you should source separate marine insurance covering both the material damage and liability exposures.

LIMITS OF INDEMNITY

Public & Products Liability (retroactive date 01/12/11) XOL PL/prods £10m/£10m Retro date: 01/01/2025	£20,000,000	each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Professional Indemnity (retroactive date 01/12/08))	£10,000,000	any one claim excluding defence costs

Inner Limits apply e.g. Pollution £100,000 under Public Liability Criminal proceedings £250,000 in the aggregate under Public Liability. Claims arising from Communicable Disease- limited to the Primary Policy limit £5,000,000.

The Zurich Excess of Loss policy does not follow any inner limits in the Hiscox Primary policy wording.
Please refer to the policy wordings for full details.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or 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 – see marine extension.
- Product Guarantee or recall, repair or replacement
- 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
- Cyber Incidents or Attack
- Data Protection
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.

Contingency Marine Extension:
If you own or operate a watercraft/boat you should purchase separate marine insurance which protects both material damage and marine liability. Where your separate marine liability insurance fails, or has not been arranged independently the below contingency marine liability insurance will consider any claim.

The ownership, possession or use by or on behalf of you of any marine water craft in inland or territorial waters
Cover for watercraft applies when used for the purposes of carrying out RLSS UK activity and/or training. Providing you are suitably qualified using RYA qualifications suitable to the craft and activity being carried out and are not using the craft for private pleasure and/or carrying far-paying passengers.

This marine extension of cover does not apply :
a. for any claim arising out of any person being towed or preparing to be towed by a watercraft for the purposes of water skiing, kite surfing or any other airborne activity;
b. where the watercraft is carrying any fare-paying passengers at the time of the incident that led to the claim;
c. where the watercraft is being used for private pleasure purposes at the time of the incident that led to the claim;
d. for any claim arising out of the ownership, possession or use of any jet ski;
e. where at the time of the incident that led to the claim the watercraft is in the charge or control of any person who does not hold the RLSS UK Powerboat or RYA equivalent qualification; or
f. where you would be entitled to be paid under any marine insurance policy covering the watercraft if this policy did not exist.

You must pay an excess of £500 for any covered claim for property damage arising out of the use of any watercraft in inland or territorial waters or out of the ownership, possession or maintenance of any watercraft designed for use in inland or territorial waters.

Excess: £500 for any claim for property damage arising out of the use of any watercraft.

PERSONAL ACCIDENT – Applicable to Individual members only

Policy Number: 51UK491989
Insurer: Chubb
Insured Persons Up to age 80 as defined below:

Category A	All Trainer Assessors & Qualified Lifeguards who are members of the Insured up to age 80 years
Category B	All other individual members of the Insured, excluding members of affiliated groups who do not have individual membership up to the age of 80 years

Cover:

Operative Time for both Category A & B Insured Persons

a) Whilst an Insured Person is participating in any activity organised by the Insured anywhere in the World, including:

1. Lifesaving (water safety & life support/CPR)
2. Lifesaving Support
3. Lifeguarding
4. Where an Insured Person is participating (training/working towards an RLSS UK award or club member in an RLSS UK club session), Attending and/or Competing at Lifesaving events/competitions, Organisation of RLSS UK events (e.g. Rookie Festival), Delivering courses, Training, Instructing, Assessing, Coaching and/or Mentoring, Officiating, Providing Water Safety Cover/Aquatic Supervision, Promoting water safety education and life support in the community, Promoting water safety education and life support in the community
5. Whilst organising RLSS UK events, RLSS UK social activity, RLSS UK fundraising, administrative tasks/meetings as required to run the club.

b) For activities with the UK, Isle of Man, the Channel Islands or Republic of Ireland cover includes direct travel to and from such activity

Benefit Description	Category A	Category B
Accidental Death	£5,000	£5,000
Loss of Limb &/or Loss of Sight	£50,000	£50,000
Loss of Speech &/or Hearing	£50,000	£50,000
Permanent Total Disablement	£50,000	£50,000
Temporary Total Disablement **Benefit Period – 104 weeks** **Deferment Period – 7 days**	£125 per week	Not Insured
Critical Period Benefit	£2,000	£2,000
First Aid Expenses	Up to £1,000	Up to £1,000
Assault Benefit	£12,500	£12,500

Aggregate Limit(s) of Liability

Chubb shall not be liable for any amount in excess of the amounts shown below for any one Event. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit. Where there is more than one Schedule of Benefits, the Aggregate Limit of Liability shall apply collectively and not to each one individually.

Aggregate Limit whilst travelling in any one aircraft: £500,000
Aggregate Limit per Event overall £500,000

Insured Persons Members aged 80 up to 95

It is hereby understood and agreed that with effect from 1st January 2019, Chubb agrees to cover members between the ages of 80 to 95, with the following Schedule of Benefits applicable:-

Benefit Description	Category A	Category B
Accidental Death	£5,000	£5,000
Loss of Limb &/or Loss of Sight	£50,000	£50,00
Loss of Speech &/or Hearing	£50,000	£50,000
Permanent Total Disablement	£50,000	£50,000
Temporary Total Disablement **Benefit Period – 104 weeks** **Deferment Period – 7 days**	£125 per week	Nil
Critical Period Benefit	£2,000	£2,000
First Aid Expenses	Up to £1,000	Up to £1,00
Assault Benefit	£12,500	£12,500

Principle Exclusions

Insurers shall not be liable for payment of any benefit for Bodily Injury, loss or expense Due To:

a) War or any act of War;
b) suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health;
c) the Insured Person being a full-time member of the armed forces of any nation of international authority or a member of any Reserve Forces called out for Permanent Service;
d) the Insured Person taking part in air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this;
e) illegal acts of the Insured Person;
f) Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause;
g) Post-Traumatic Stress Disorder or related syndromes or any psychological or psychiatric condition;
h) Human Immunodeficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) other than if contracted as a result of a blood transfusion given by a Qualified Medical Practitioner;
i) any illness or disease not directly resulting from Bodily Injury;
j) the Insured Person participating in or training for Hazardous Activities;
k) the Insured Person driving any kind of vehicle while the alcohol level in his/her blood is higher than the legal limit where the Accident occurs;
l) the Insured Person taking a drug unless it is properly prescribed and was not taken for the treatment of drug addiction
m) any act of terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents.

In the event of a claim :

Contact Howden Claims Team on 0121 698 8000 and complete the necessary incident notification report/claim form as soon as possible to avoid prejudicing your claim.

You must report every claim and any incident that is likely to give rise to a claim in the future at the time you are made aware of it.

Liability - Liability Incident Notification Guidelines are attached to this document to assist you. Do not admit liability; do not make an offer or promise to pay.

Personal Accident : you will be required to complete a personal accident claim form and supporting medical information may be required.

This document is intended to be a summary of cover. Copies of the policy wordings 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 Royal Lifesaving Society UK .

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 or circumstances which trigger your Safeguarding Procedures.
- 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 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 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. 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 and to obtain a copy of the “RIDDOR explained” leaflet log onto the HSE website www.hse.gov.uk.