

October 2016

**TOWERGATE
WORKING IN
PARTNERSHIP WITH**

British Canoeing



Introduction

Towergate are delighted to be British Canoeing's broking partner for an exciting jointly-branded liability scheme which will be rolled out to British Canoeing members, the Scottish Canoe Association, the Canoe Association of Northern Ireland and staff UK-wide, as well as continuing to support British Canoeing's Canoe Insurance scheme. We believe that any business partnership must revolve around confidence and value and we will detail the practicalities around why Towergate is a natural choice of partner for British Canoeing, and how the partnership will work.

Towergate are an award winning and a leading insurance intermediary, created to offer personal and business customers specialist insurance. We offer a broad range of market leading products coupled with our dedication to outstanding customer service. Over 4,400 committed staff are based across more than 100 offices – our knowledge centres – in the UK, offering most customers easy access to a trusted team with real product knowledge and expertise. As one of the UK's leading insurance intermediaries, with Towergate you can be assured that you are dealing with an organisation that offers real security, while being dedicated to our customers and to making a difference in the community.

Sports Cover offers specialist sports and leisure insurance worldwide, with offices in London, Sydney and Melbourne. As one of the world's leading specialist sports and leisure insurers, you are being protected by first class security and policies which are all backed by Lloyd's impressive Chain of Security. We are pleased to provide in this report a summary of cover for our Personal Liability Scheme for the individual and associated members of British Canoeing, as well as details of how we will service your needs in the coming years.

Partnership with British Canoeing

Our brief was to provide British Canoeing with a comprehensive insurance package for its corporate risks and its individual associated members. This scheme has a full UK wide rollout commencing 1 November 2016.

The Insurance Packages

CANOE AND COMMERCIAL INSURANCE

Towergate will continue to offer canoe insurance to British Canoeing Members at the point of membership subscription, offering similar cover levels with an annual review of market conditions and pricing.

We will offer canoe clubs the opportunity to purchase their insurance for commercial combined and equipment insurance. We can also offer this service to British Canoeing partners, even if they are not directly affiliated to British Canoeing.

Towergate's retail contact detail: For any queries around British Canoeing's commercial, retail, or boat claims programmes, please contact 01242 533733.

LIABILITY PACKAGE

The insurance will be underwritten by A-rated insurer Sportscover through Syndicate 3334 at Lloyd's of London and is summarised as follows:

SUMMARY OF COVER:

- Type:** Sport & Recreation Liability
- Insured:** British Canoeing and Scottish Canoe Association and Canoe Association of Northern Ireland (including Affiliated members of the CANI resident in the Republic of Ireland) and the Canoe Foundation and their employees, Directors, officers, event safety officers, officials, committee Members, events, affiliated clubs, coaches, coach educators, members and Voluntary helpers.
- Address:** National Water Sports Centre
Adbolton Lane
Holme Pierrepont
Nottingham
NG12 2LU
- Occupation:** National Governing Body for canoeing/paddle sports in GB from grass roots to elite (Olympic & Paralympic) level and all associated and related activities
- Period:** 12 months @ 1 November 2016
- Interest:** Combined Liability to pay damages against the policyholder.
- Geographical Limits:** Worldwide (excluding USA and Canada for Management Liability).
- Applicable Courts:** Worldwide excluding USA and Canada UK only in respect of EL.

COVER:

Employers Liability: Indemnity Limit: **GBP 10,000,000** any one occurrence and unlimited during the period of insurance. **GBP 5,000,000** any one occurrence In respect of claims arising from Terrorism.

Public/Products Liability: Indemnity Limit: **GBP 10,000,000** any one occurrence and Unlimited during the period of insurance/"in all" Products.

Policy Extensions:

- Abuse liability
- Professional advice
- Member to member liability
- Indemnity to principals clause
- Compensation for court attendance
- Criminal proceedings costs

Professional Indemnity Insurance: Loss (financial or otherwise) arising out of errors and omissions – including defamation Indemnity Limit **GBP 10,000,000** any one occurrence.

Directors and Officers Liability: Personal legal liability arising from a claim against any insured person for any wrongful act within the geographical limits. Corporate legal liability Indemnity Limit **GBP 10,000,000** any one period.

Crisis Containment: **GBP 25,000** any one period. Costs incurred to utilise the services of a public relations crisis specialist in relation to covered claims under any section of the policy.

Claims Procedure: In the event of an incident likely to give rise to a claim, please call Richard Hancock.

Richard Hancock

Tel:02073376688/07725574693
richard.hancock@towergate.co.uk

“We have developed a long-standing partnership with Towergate which has added real value to the way we do business. They have provided us with valuable insight and innovations around our risk management and insurance arrangements, and we look forward to working with them in the future”.



SOME EXISTING CLIENTS WHO ALREADY PUT THEIR TRUST IN TOWERGATE INCLUDE:



RICHARD HANCOCK

Corporate Account Manager

Towergate (City)

020 73376688

07725 574693

Richard.hancock@towergate.co.uk

RICHARD MORGAN

Head of Office

Towergate (City)

020 7716 5105

07540 200028

Richard.morgan@towergate.co.uk

TIM THORNHILL

Head of Marine Insurance

07595 118407

Tim.thornhill@towergate.co.uk