

<p>What is the scope of cover?</p>	<p>Public/Personal Liability Insurance provides cover for Third Party Property Damage or Bodily Injury that the insured person has caused due to their negligence.</p> <p>This Includes:</p> <ul style="list-style-type: none"> • Claims made by Third Parties • Claims made by one member of the NSEA against another <p>A settlement will only be made if the insured concludes that liability attaches to the insured.</p>
<p>What is the level of covered?</p>	<p>The limit of indemnity (amount of cover) is £5,000,000 for any one incident.</p>
<p>Who is covered?</p>	<p>The NSEA should they be held liable for Third Party Property Damage or Bodily Injury occurring at:</p> <ul style="list-style-type: none"> • Events including their National Championships County Qualifiers and Plate Competitions • Affiliated Competitions <p>The policy also covers the following parties whilst attending/competing at an NSEA event:</p> <ul style="list-style-type: none"> • School squads affiliated to the NSEA • NSEA members and/or their representatives if required by Law • NSEA members schools • Trainers of NSEA member schools • Course Builders and Judges whilst working at events on behalf of the NSEA
<p>Who is not covered?</p>	<p>The Public Liability policy does not cover liability of:</p> <ul style="list-style-type: none"> • Event organisers for the liabilities unless the event is one of the specified events included within the insurance policy • School squads, Member, Squad Trainers whilst not attending NSEA event • Course Builders and Judges while not working at an NSEA event • If the insured person has more appropriate insurance policy in place, this policy will be excess to that insurance and will not contribute to any settlement
<p>Is there an excess?</p>	<ul style="list-style-type: none"> • This is a £500 Third Party Property damage excess • There is no excess for bodily injury claims
<p>Who is responsible for the excess?</p>	<ul style="list-style-type: none"> • The member and/or Team held liable are responsible for paying the excess if liability is admitted. • The NSEA are only responsible for the excess when a Judge or Course Builder working on their behalf have been held liable.
<p>Where can Organisers get Public Liability Insurance?</p>	<p>Alternatively</p> <ul style="list-style-type: none"> • You can buy an additional show policy directly from KBIS Ltd. Call 0345 230 2323.