

LTA Licensed Officials – Summary of Insurance Cover

Period of Insurance: 1 October 2025 – 30 September 2026

Personal Accident Insurance

Please find below details of the insurance policy for LTA Licensed Officials. If you have any further queries regarding insurance please feel free to contact LTA Officiating at officiating@lta.org.uk

Insurer	Ortus
Policy number	NBT 81969 2022
Who is insured?	Any LTA Licensed Official who's primary residence is in the UK
When does Cover apply?	Whilst an Insured Person is acting in an officiating capacity on behalf of the Lawn Tennis Association whilst in the UK and anywhere in the World including travel directly to & from such activity

Item	Schedule of Benefits	Sum Insured	Excess
14	Personal Accident	Up to £50,000	None
14a	Accidental Death	100% of Item 14	None
14b	Permanent Total Loss of Sight in One or Both Eyes	100% of Item 14	None
14c	Loss of One or More Limbs	100% of Item 14	None
14d	Permanent Total Loss of Speech	100% of Item 14	None
14e	Permanent Total Loss of Hearing in One Ear	25% of Item 14	None
14f	Permanent Total Loss of Hearing in Both Ears	100% of Item 14	None
14g	Permanent Total Disablement	100% of Item 14	None
Permanent Partial Disablement	Covered		
14h	Temporary Total Disablement	Up to £100.00 per week	None
Excess Period	14 Days		
Benefit Period	104 Weeks		
14i	Temporary Partial Disablement	Up to £50.00 per week	None
Excess Period	14 Days		
Benefit Period	104 Weeks		
15	Hi-jack, Kidnap and Kidnap for Ransom	Up to £50,000	None
Kidnap Consultants Costs	Included within Item 15 up to £50,000	None	
Hijack and Kidnap Daily Benefit	£500 per day / 50 days maximum	None	
Express Kidnapping Daily Benefit	£500 per day / 7 days maximum	None	
16	Political and Natural Disaster Evacuation Expenses	Up to £50,000	None

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Aggregate Limit	£100,000	None	
In-country Additional Costs	£150 per day for up to 30 days	None	
17	Car Hire Excess Waiver	Up to £2,500 per hire subject to an Aggregate Limit of £25,000.	None

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Public Liability and Professional Indemnity Insurance

Cover is provided by Hiscox Insurance, policy number HU PI6 1838055, and is arranged by Howden (the appointed insurance brokers of the LTA), providing the following covers:

Public Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of the Insured Activities, including: a) member to member liability b) indemnity to Principals c) liability for damage to leased, hired or borrowed premises
Products Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the Insured.
Professional Indemnity	Loss (financial or otherwise) arising out of Errors and Omissions (e.g. bad advice or failure to act)
Libel & Slander	Includes defamation which is vital in relation to the consequences of allegations of abuse.
Limit of Indemnity	£10,000,000 any one event (in the aggregate in respect of products liability)

To benefit from cover you must be an officer of official licensed by the Lawn Tennis Association. Cover is worldwide, including USA and Canada, whilst officiating or performing any associated activity that is recognised and/or authorised by the LTA.

Principal Exclusions

Liability arising out of:

- i) Criminal or deliberate Acts of the Insured
- ii) The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- iii) Product Guarantee or recall, repair or replacement
- iv) Medical malpractice.
- v) Legal actions brought against the Insured in the USA/Canada.

Liability for:

- i) Injury to employees.
- ii) Damage to own property.
- iii) Individuals accused or alleged to have committed or permitted abuse.

In the event of a query or claim please contact the number shown below.

<u>Policy cover:</u>	David Gilding Senior Broker, Howden Andy Goulbourne, Associate Director, Howden	0121 698 8157 0121 698 8057
<u>Claims:</u>	Karen Stewart Senior Claims Executive	0121 698 8046
<u>Email:</u>	David.gilding@howdengroup.com or lta@howdengroup.com Mike.farrell@howdengroup.com Karen.stewart@howdengroup.com	

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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 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 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