

We are legally obliged to have certain insurances, and due to the nature of the work, we have various additional insurance policies to cover our volunteers, staff, equipment, assets and the public who come into contact with our organisation.

Personal Accident cover

This cover is split into two categories and the details of cover are on the following pages.

Sea going crew

This covers, trainee and qualified boat crew, tractor drivers and lifeguards.

Non sea going

This covers shore crew, support team, trustees and DofE students
This is split into ages ranges:

- 75 and over
- 74 and under
- 17 and under or 23 and under in FTE

Marine Combined

This covers all our equipment, assets, money. It also covers our public and employer liability.

Employers Liability

Sidmouth Lifeboat is covered by Employer Liability insurance; the certificate is displayed on noticeboards around the station. This covers Sidmouth Lifeboat, if negligent, and an employee or volunteer if injured at work or becomes ill because of the work they have carried out for Sidmouth Lifeboat. A claim can be made against the Personal Accident and Employers Liability cover for the same accident.

Public Liability

Sidmouth Lifeboat has Public Liability insurance to cover claims made against us by members of the public or other businesses.

Tractor insurance

This policy covers our tractors against damages and incidents either at the boathouse, on the public road and beach.

This policy also covers drivers of the tractor. Driving licences are checked on an annual basis, just before renewal in March. Only those who have their licence checked can drive the tractors.

Personal Accident cover

Sea going crew, tractor drivers, Lifeguards

Personal Accident cover

The policies cover volunteers if they have an accident during, or in connection with, activities relating to Sidmouth Lifeboat. There is no fault required and negligence does not need to be proved.

Schedule of Benefits	Sum Insured
Maximum Amounts Payable Any One Insured Person	(payable each Insured Person)
Core Benefits	
1 Death	GBP 200,000
2 Permanent total loss of sight in one or both eyes	GBP 200,000
3 Loss of Limb	GBP 200,000
4 Loss of Hearing in one ear	GBP 25% of Item 7
5 Loss of Hearing in both ears	GBP 200,000
6 Loss of Speech	GBP 200,000
7 Permanent Total Disablement	GBP 200,000
8 Paraplegia	GBP 50,000
9 Quadriplegia	GBP 100,000
*Temporary Total Disablement	Waiting Period 14 days Benefit Payment Period 52 weeks GBP 500 per week
*Temporary Partial Disablement	Waiting Period 14 days Benefit Payment Period 52 weeks GBP 200 per week

* If a payment is made under **Temporary Total Disablement** and/or **Temporary Partial Disablement** and a subsequent payment is made under one of the other Core Benefits (1 to 9) above for the same **Insured Person** and the same **Accident**, then the amount paid for the **Temporary Total Disablement** and/or **Temporary Partial Disablement** will be deducted from the amount payable under the applicable Core Benefit (1 to 9).

Temporary Partial Disablement (TPD) means: disablement which temporarily prevents the Insured Person from attending to a substantial part of the duties of their 'normal' business or occupation, which results in that Insured Person earning less.

Temporary Total Disablement (TTD) means: disablement which temporarily prevents the Insured Person from attending to the major duties of their 'normal' business or occupation.

Please note that TTD and TPD would not cover them if the injury just prevents them from doing their duties as a crew member of a lifeboat.

Personal Accident cover

Sea going crew, tractor drivers, Lifeguards

Additional Benefits

Domestic Services Expenses

Home Adaption Expenses

Retraining Expenses

Urgent Expenses Following Accidental Death

Hospitalisation

subject to the following:

Benefit Payment Period

Amount payable for each complete 24 hour period is

GBP50.00

There is no payment for the first 48 continuous hours of

Hospitalisation.

Rehabilitation

subject to the following:

Maximum amounts payable
(each **Insured Person**)

GBP 10,000

GBP 25,000

GBP 15,000

GBP 1,000

200 days GBP 10,000

GBP 500

Excess GBP 20.00

This **Excess** will apply to each **Accident** each **Insured Person** irrespective of the number of claims arising from that one **Accident**.

Lifeboatman's Benevolent Fund

Operations volunteers

What is The Lifeboatmen's Benevolent Fund?

The Lifeboatmen's Benevolent Fund (LBF) offers assistance when life takes a difficult turn. It's entirely separate from funds raised for the RNLI itself – a successful application does not take money away from the running of the charity. The LBF was set up in 1957 when a sum of money was left specifically to assist past and present lifeboat crew members or their families in times of hardship. Since that time, the fund has benefitted from a number of generous bequests and donations.

Members of other search and rescue organisations involved in operational activities can apply – this is not exclusive to the RNLI volunteers.

Please see leaflet on crew room notice board for full details. A summary of cover is below:

What can it offer?

One-off or short term financial assistance with:

- ✓ **Bereavement**
e.g. funeral expenses
 - ✓ **Caring for others**
e.g. respite/holiday breaks and house modifications
 - ✓ **Long term disability**
e.g. retraining and mobility equipment
 - ✓ **Low income household**
e.g. outstanding bills, personal debt and home repairs
 - ✓ **Relationship breakdown**
e.g. purchase of household items
 - ✓ **Short term illness or injury**
e.g. travel costs during treatment and loss of income
- There are just a few areas where we're not able to help. These include business debt, mortgage payments, private medical/nursing home costs and legal costs.

There are also grants available, please see leaflet on crew room noticeboard for further information.

Quick and easy to apply

All applications are treated in strictest confidence.

For more information or request an application form, contact the Reward Coordinator

lbf@rnli.org.uk

01202 663202

Personal Accident cover

Non sea going volunteers 75+

The non-sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One Insured Person	Sum Insured (payable each Insured Person)
Core Benefits	
Death	GBP 5,000
Permanent total loss of sight in one or both eyes	GBP 5,000
Loss of Limb	GBP 5,000
Loss of Hearing in one ear	GBP 25% of Item 7
Loss of Hearing in both ears	GBP 5,000
Loss of Speech	GBP 5,000
Permanent Total Disablement (any)	GBP 5,000
Paraplegia	GBP 50,000
Quadriplegia	GBP 100,000
Additional Benefits	Maximum amounts payable (each Insured Person)
Domestic Services Expenses	GBP 10,000
Home Adaption Expenses	GBP 25,000
Retraining Expenses	GBP 15,000
Urgent Expenses Following Accidental Death	GBP 1,000
Hospitalisation	200 days GBP 10,000
subject to the following:	
Benefit Payment Period	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of	
Hospitalisation.	
Rehabilitation	GBP 500
subject to the following:	
Excess	GBP 20.00
This Excess will apply to each Accident each Insured Person irrespective of the number of claims arising from that one Accident.	

Personal Accident cover

Non sea going volunteers

18 - 74

The non-sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One Insured Person	Sum Insured (payable each Insured Person)
Core Benefits	
Death	GBP 10,000
Permanent total loss of sight in one or both eyes	GBP 10,000
Loss of Limb	GBP 10,000
Loss of Hearing in one ear	GBP 25% of Item 7
Loss of Hearing in both ears	GBP 10,000
Loss of Speech	GBP 10,000
Permanent Total Disablement (any)	GBP 10,000
Paraplegia	GBP 50,000
Quadriplegia	GBP 100,000
 Additional Benefits	
	Maximum amounts payable (each Insured Person)
Domestic Services Expenses	GBP 10,000
Home Adaption Expenses	GBP 25,000
Retraining Expenses	GBP 15,000
Urgent Expenses Following Accidental Death	GBP 1,000
Hospitalisation	200 days GBP 10,000
subject to the following:	
Benefit Payment Period	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of Hospitalisation.	
Rehabilitation	GBP 500
subject to the following:	
Excess	GBP 20.00

This **Excess** will apply to each **Accident** each **Insured Person** irrespective of the number of claims arising from that one **Accident.**

Personal Accident cover

Non sea going volunteers

17 and under or under 23 in FTE

The non sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One Insured Person	Sum Insured (payable each Insured Person)
Core Benefits	
Death	GBP 5,000
Permanent total loss of sight in one or both eyes	GBP 10,000
Loss of Limb	GBP 10,000
Loss of Hearing in one ear	GBP 25% of Item 7
Loss of Hearing in both ears	GBP 10,000
Loss of Speech	GBP 10,000
Permanent Total Disablement (Children)	GBP 10,000
Paraplegia	GBP 50,000
Quadriplegia	GBP 100,000
Additional Benefits	Maximum amounts payable (each Insured Person)
Domestic Services Expenses	GBP 10,000
Home Adaption Expenses	GBP 25,000
Retraining Expenses	GBP 15,000
Urgent Expenses Following Accidental Death	GBP 1,000
Hospitalisation	200 days GBP 10,000
subject to the following:	
Benefit Payment Period	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of Hospitalisation.	
Rehabilitation	GBP 500
subject to the following:	
Excess	GBP 20.00
This Excess will apply to each Accident each Insured Person irrespective of the number of claims arising from that one Accident.	