



Insurance – The Civil Liability: This covers legal liability for bodily injury to third parties and/or damage to third party property in connection with the approved activities of the Scottish Swimming.

Personal Accident Cover: The personal accident policy provides cover for members under the age of 80 years of age (restricted cover for those aged between 70 and 80 years of age) providing they are participating in activity approved by Scottish Swimming.

Travel insurance is NOT: Included so the club will have to arrange separate cover, which Howden’s can provide. Via their website <https://www.howdengroup.com/uk-en/amateur-sport-and-recreation>

Insurance Actives: The Scottish Swimming civil liability protection provides cover for club members for the following activities:

Administrative, Teaching & Coaching Activities
Competitive Swimming
Fund-raising Activities
Learn to Swim

Recreational Swimming
Social Activities
Swimming Development Activities
Training for Competitive Swimming

There is a requirement on Scottish Swimming to provide information on approved activities which fall into the above categories.

Excluded Sports Include:

Abseiling
Archery
Boxing
Fencing
Flying/Gliding
other forms of aerial

Judo
Martial Arts
Motor Racing
Mountaineering
Parachuting
Potholing

Horse Riding
Rock Climbing
Roller Hockey
Rugby Football
Shooting
Skating

Skiing
& other winter sports
Sub–Aqua Water
Skiing
Weight Lifting
Wrestling

Excluded Recreational Activities

Ballooning, Bungee, Cliff Diving, Jumping Para–Gliding,
Paint Ball Games, Survival & Assault Course Activities

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This list is not exhaustive and if you intend on taking part in any activity which is outside the core activities covered then please call Scottish Swimming to check if the activity is covered under the policy.

Note 1: The policy DOES NOT offer travel insurance, this must be separately arranged

Note 2: If any member of an affiliated club (who has been with the club for longer than 14 days and who attends the club on any occasion) is not a member of Scottish Swimming then the nsurance for the ENTIRE CLUB is void. This includes executive members, helpers, teachers/coaches.

Scottish Swimming affiliated Clubs cannot swim or train with non-affiliated clubs, this will make your club insurance void as per the Fina rule.

Scottish Swimming is aware that many clubs which do not traditionally offer open water swimming activities may, from time to time, wish to do so and therefore specific guidelines will be drawn up providing advice and guidance on this topic.



Advice relating to Passports, Visas & European Health Insurance Card (EHIC)

Passports

If you wish to travel abroad you must hold a valid passport, even for a day trip. Apply in good time. In the UK, you can get advice from the [Identity and Passport Service](#) website or call them on 0870 521 0410 (lines are open 24 hours a day and calls are charged at the national rate). Some countries have an immigration requirement for a passport to remain valid for a minimum period (usually at least six months) beyond the date of entry to the country. Therefore, ensure your passport is in good condition and valid for at least 6 months at the date of your return. This is a requirement of the country concerned, not the UK Passport Service. Any questions should be addressed to their [Consulate or Embassy](#). Outside the UK, you should get advice from the nearest [British Embassy, High Commission or Consulate](#). Our staff can issue standard replacement passports in most places. However all missions are able to issue [emergency passports](#) if more appropriate.

Visas

If you plan to travel outside British territories, you may require a visa to enter the country you are going to. Check visa requirements with your travel agent or contact the [Consulate or Embassy](#) of the country you plan to visit. If you are a British Dependent Territories Citizen, British Overseas Citizen, British Subject, British National Overseas, or a British Protected Person, you may need a visa that is not required by British Citizens.

General Tips:

- Make a note of the passport number, date & place of issue (or take a photocopy), & keep separately in a safe place
- Check the passport expiry date
- Write the full details of your next of kin in your passport
- Leave a photocopy with a friend or relative at home
- Take a second means of photo-identification with you
- Keep your passport in the hotel safe and carry a photocopy with you
- If your passport is lost or stolen overseas, contact the nearest [British Embassy, High Commission or Consulate](#) immediately for advice
- Keep your passport safe

European Health Insurance Card (EHIC)

In 2005, the E111 form was replaced with the European Health Insurance Card (EHIC). The EHIC entitles you to free, or reduced-cost, health care if you become ill, or have an accident, while on holiday in Europe.

If you are travelling to mainland Europe, and you haven't got an EHIC card, you will need to apply for one by:

- completing the online form <https://www.ehic.org.uk> (your card will be delivered in seven days), or
- calling 0845 606 2030 (your card will be delivered in 10 days), or
- completing a form available at your local post office (your card will be delivered in 21 days).

Every family member needs to have their own EHIC card. You can apply for an EHIC for your spouse, or partner, and any children up to the age of 16 (or 19 if they are in full-time education) at the same time as applying for your own. When applying, you need to have the name, date of birth and NHS, or national insurance (NI) number, of everyone you are applying for. The EHIC lasts for five years and allows UK nationals, who are resident in the UK, to receive free, or reduced-cost, emergency healthcare when visiting European Economic Area (EEA) countries. These countries include all those belonging to the European Union (EU) as well as Iceland, Liechtenstein, Norway and Switzerland. See the [Department of Health](#) website for where the EHIC is valid. The treatment will be free or at a reduced cost, but private treatment is not usually covered.

Remember that even with an EHIC, it's still advisable to take out full travel insurance, so make sure that you are covered for all eventualities.

You can find more information about the EHIC on the Department of Health's website - [EHIC and health advice for travellers](#) - or by calling the EHIC Enquiries Line on 0845 605 0707. If you lose your card you should call the Enquiries Line on 0845 605 0707 - or if calling from outside the UK - +44 191 203 5555.

Alternatively you can write to : EHIC Enquiries, PO Box 1114, Newcastle upon Tyne, NE99 2TL. You will need to enclose your full name, date of birth, UK address and if known, your EHIC Personal Identification Number (PIN).