INSURANCE COVER FOR CLUBS/CLUB OFFICERS

Who is Insured?

As a UKA affiliated club or organisation, you are automatically provided with insurance cover related to your club's "athletics activities". This not only means training and competitions, but also club / region administrative meetings, social and fund raising activities organised by the club.

This information sheet tells you what insurance cover is provided and what to do if you ever need to make a claim. *Any additional cover required will be your own responsibility.*

PUBLIC LIABILITY INSURANCE

Insured Persons	Any official, secretariat, committee, sub-committee, working party, or volunteer.
Covering	This policy relates to legal liability of affiliated Clubs or Organisations, in respect of those activities mentioned above. **Public Liability:** Legal liability in respect of third party bodily injury and third party property damage occurring during the period of insurance and arising in connection with the activities. **Products Liability:** Legal Liability in respect of third party bodily injury and third party property damage occurring during the period of insurance and arising in connection with any commodity, article, goods or item manufactured, sold, supplied, installed, erected, repaired, altered or treated.
Geographical Limits	The policy covers activities anywhere in the world, provided that claims are brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
Limit of Liability	Public Liability: GBP50,000,000 any one occurrence Products Liability: GBP50,000,000 any one occurrence and in the aggregate in the period of insurance
Excess	GBP 250 each and every claim for third party property damage

Examples	The following are examples of where cover would apply, subject to legal liability being proven: ▪ Bodily injury caused by your negligence to a third party (including athletes, club members, spectators etc) ▪ Injury caused as a result of incidental first aid administered. ▪ Accidental damage caused by your negligence to material property belonging to a third party, for instance damage caused to fences on land being used for a cross country race. ▪ Injury caused through the sale of food and drink as part of club activities
General Points to Note	▪ This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage. ▪ This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation) ▪ There is no age limit applied to the cover ▪ There is no cover provided to non-affiliated clubs, organisations, individual athletes or groups of athletes acting independently of their club. ▪ Runs/events are covered only when they are organised by a UKA affiliated organisation. ▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance. ▪ If injury or damage is caused by a deliberate act or omission there is no cover. ▪ Damage to or loss of a club's own property is not covered by this policy. Clubs should make separate insurance arrangements for any property they own (Property Damage Policy). ▪ The policy does not provide cover for any loss or damage incurred through the use of a motor vehicle whilst subject to the Road Traffic Acts and therefore a matter for a claim against the relevant motor vehicle insurance policy. ▪ Hazardous Activities Exclusion – this policy does not apply to liability arising out of hazardous activities which increase the risk of bodily injury or damage to property. This includes but is not limited to amusement rides, bonfires, bouncy castles, fairground rides, fireworks, inflatables.

How to make a claim	▪ Report all incidents of injury or property damage to third parties as soon as possible regardless of whether a claim is likely. ▪ Do not negotiate, deny or admit any claim. Never admit liability or make an offer of payment to third parties. ▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt. ▪ All incidents/claims should be reported to: **Contact:** Stephen Long – UK Athletics **Tel:** 0121 713 8400 **Email:** insurance@uka.org.uk ▪ When making a claim it is your duty to disclose all material facts to Insurers. Failure to disclose all material facts could prejudice your claim.

TRAVEL INSURANCE – CLUBS/CLUB OFFICERS

Insured Persons	All Athletes, Coaches, Employees, Team Managers, Medical Staff and Support teams on representative duty of UKA, England Athletics, Scottish Athletics, Athletics Northern Ireland or Welsh Athletics (NB club competitions are not included)
Operative Time	Whilst present at, competing in and travelling to and from major athletics meetings and training camps worldwide.
Benefits (per person)	▪ Medical Expenses Unlimited ▪ Personal Belongings/Baggage (including sports equipment) £10,000 ▪ Electronic Business Equipment £2,000 ▪ Other Business equipment £1,500 ▪ Money £5,000 ▪ Credit, Debit or Charge Card misuse £5,000 ▪ Passport Indemnity (loss of passport, Tickets, Visa or Driving Licence) £2,000 ▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses £250,000 ▪ Travel Delay: After 4 hours – up to £200. £50 per hour thereafter up to £2,000 maximum any one journey ▪ Personal Liability any one event £5,000,000 ▪ Kidnap, Ransom and Extortion £250,000 ▪ Personal Security Specialist Expenses £10,000
Excess	**Personal Belongings:** Where the value of any one article, pair or set exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount. **Money:** Where the amount of cash exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount.
How to make a claim	▪ Call GlobeCover Assistance immediately, who will advise on how to handle the incident – 24 hour Helpline +44 (0)1273 401950 ▪ All incidents of theft or disappearance of property must be reported to the local police. Make a note of the

	circumstances at the time, and list all items that are missing, this will help you when you fill in the claim form. ▪ All incidents/claims should be reported to: **Contact:** Stephen Long – UK Athletics **Tel:** 0121 713 8400 **Email:** insurance@uka.org.uk ▪ When making a claim it is your duty to disclose all material facts to Insurers. Failure to disclose all material facts could prejudice your claim.
Travel Assistance/Helpline	**Emergency Assistance whilst travelling** GlobeCover Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim. The Insured Person must not make or attempt to make arrangements without the involvement and/or agreement of GlobeCover Assistance. GlobeCover Assistance can be contacted by telephoning the International Dialling Code followed by: **Tel. +44 (0)1273 401950** **Travel Assistance – before you travel** For Travel Assistance before you travel, you may log on to the following website for pre-travel information about the country you intend to visit, including business and social customs, political situations, medical and health advice, visa and entry permit requirements, currency, time zones and driving restrictions: **www.aig.co.uk/globecover** To register and log on, enter your email address and the following Policy Number: **0015900949**

DIRECTORS & OFFICERS LIABILITY

Insured Persons	Directors and Officers of athletics clubs affiliated to England Athletics, Scottish Athletics, Athletics Northern Ireland or Welsh Athletics. The people covered by this insurance include: • past, present and future Trustees, Committee Members, Directors, Officers, Chairman, Club Executive, Governor and outside directors. • spouses, heirs, estates and legal representatives of deceased directors and officers where they are pursued as part of a claim against an insured person. • Employees in a managerial or supervisory capacity.
Covering	Cover against legal defence costs and expenses and settlements or damages awarded against Insured Persons for which they are personally liable for an actual or alleged Wrongful Act including: • breach of duty or trust • neglect, error or omission • misrepresentation, misstatement or misleading statement • any other matter claimed against an Insured person whilst acting in such capacity
Geographical Limits	Worldwide excluding losses directly or indirectly based on, arising out of or in any way involving a claim in North America.
Limit of Liability	GBP2,000,000 in the aggregate per club GBP 10,000,000 in the annual aggregate
Excess	Nil
Examples	The following are examples of where cover would apply, subject to legal liability being proven: ▪ non-compliance with health and safety legislation including that relating to employees, club members and the general public; ▪ claims arising from mismanagement, or from misappropriation of club funds ▪ compliance with employment law – for any organisation employing staff (this may also include unpaid volunteers); ▪ non-compliance with legislation concerning racial, sexual and age harassment and discrimination, or protecting vulnerable individuals.

General Points to Note	▪ There is no cover provided to non-affiliated clubs, organisations, individual athletes or groups of athletes acting independently of their club.
How to make a claim	▪ Claims or notification of circumstances must be reported promptly. ▪ Do not negotiate, deny or admit any claim. **Never** admit liability or make an offer of payment to third parties. ▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt. ▪ All incidents/claims should be reported to: **Contact:** Stephen Long – UK Athletics **Tel:** 0121 713 8400 **Email:** insurance@uka.org.uk ▪ When making a claim it is your duty to disclose all material facts to Insurers. Failure to disclose all material facts could prejudice your claim.
Legal Assistance/ Helpline	▪ A 24 hour help-line is available to any Director or Officer of the organisation requiring legal advice in respect of his or her role as a Director or Officer of the company in connection with the insurance provided by this policy. This service is restricted to matters governed by the laws of England and Wales and Scotland. ▪ Telephone number **08705 234500** or in **Scotland 0141 332 2887** ▪ Please quote your **policy number B0460 12959890 2014**

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Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions or exclusions of such policy (policies). Limits shown may have been reduced by paid claims.

WHAT TO DO IN THE EVENT OF A DANGEROUS INCIDENT OR AN ACCIDENT

In the case of either a dangerous incident or an accident, please complete the UK Athletics Accident & Incident Report Form at http://www.uka.org.uk/governance/health-safety/ to notify Michael Hunt, UK Athletics Health & Safety Manager. If this is not available then collect the following information:

- Date & time of accident/incident.
- Details of the injured person.
- Name of event and promoter.
- Description of accident/incident with diagrams and/or photographs if possible.
- Nature of injuries.
- Details of any first aid given and named of first aid representatives.
- Names of other persons present.
- Details of reporting person.

All information collected should be sent to the Health & Safety Manager at UKA at the address below.

In the event of the theft or disappearance of property or valuables, these should additionally be reported to the local organiser and the local police.

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