

ENGLAND ATHLETICS

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.

Cover

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: GBP5,000,000 any one occurrence

Products Liability: GBP5,000,000 any one occurrence and in the aggregate in the period of insurance

Excess

GBP 250 each and every claim for third party property damage v.1 (01/15)

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

- 1) This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage.
- 2) This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation)
- 3) There is no age limit applied to the cover
- 4) There is no cover provided to non-affiliated clubs, organisations, individual athletes or groups of athletes acting independently of their club.
- 5) Runs/events are covered only when they are organised by a UKA affiliated organisation.
- 6) Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance.
- 7) If injury or damage is caused by a deliberate act or omission there is no cover.
- 8) 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).
- 9) 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.
- 10) 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. v.1 (01/15)

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.