

# 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. It does not, however, cover hazardous activities organised by the club as detailed below.

Cover is included for any official, secretariat, committee, sub-committee, working party, or volunteer.

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

<b>Covering</b>	<p>This policy relates to legal liability of affiliated Clubs or Organisations, in respect of those activities mentioned above.</p> <p><b>Public Liability:</b> 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.</p> <p><b>Products Liability:</b> 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.</p>
<b>Geographical Limits</b>	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
<b>Limit of Liability</b>	<p>Public Liability: GBP50,000,000 any one occurrence</p> <p>Products Liability: GBP50,000,000 any one occurrence and in the aggregate in the period of insurance</p>
<b>Excess</b>	GBP 250 each and every claim for third party property damage
<b>Examples</b>	<p>The following are examples of where cover would apply, subject to legal liability being proven:</p> <ul style="list-style-type: none"> <li>▪ Bodily injury caused by your negligence to a third party (including athletes, club members, spectators etc)</li> <li>▪ Injury caused as a result of incidental first aid administered.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ Injury caused through the sale of food and drink as part of club activities</li> </ul>
<p><b>General Points to Note</b></p>	<ul style="list-style-type: none"> <li>▪ This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage.</li> <li>▪ This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation)</li> <li>▪ There is no age limit applied to the cover</li> <li>▪ There is no cover provided to non-affiliated clubs, organisations, individual athletes or groups of athletes acting independently of their club.</li> <li>▪ Runs/events are covered only when they are organised by a UKA affiliated organisation.</li> <li>▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance.</li> <li>▪ If injury or damage is caused by a deliberate act or omission there is no cover.</li> <li>▪ 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).</li> <li>▪ 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.</li> <li>▪ 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.</li> </ul>



**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:** John Temperton – UK Athletics  
**Tel:** 0121 713 8493  
**Email:** [insurance@uka.org.uk](mailto: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

<b>Insured Persons</b>	All Athletes, & Club Officials on representative duty of the policyholder who are nominated to be a British representative in a European Clubs Competition by virtue of having won a preceding National Team Championship.
<b>Operative Time</b>	Trips outside the UK and trips within the UK involving air travel or an overnight stay.  Whilst present at, competing in and travelling to and from major athletics meetings in the United Kingdom
<b>Benefits (per person)</b>	<ul style="list-style-type: none"> <li>▪ Medical Expenses <span style="float: right;">Unlimited</span></li> <li>▪ Personal Belongings/Baggage (including sports equipment) <span style="float: right;">£10,000</span></li> <li>▪ Electronic Business Equipment <span style="float: right;">£2,000</span></li> <li>▪ Other Business equipment <span style="float: right;">£1,500</span></li> <li>▪ Money <span style="float: right;">£5,000</span></li> <li>▪ Credit, Debit or Charge Card misuse <span style="float: right;">£5,000</span></li> <li>▪ Passport Indemnity (loss of passport, Tickets, Visa or Driving Licence) <span style="float: right;">£2,000</span></li> <li>▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses <span style="float: right;">£250,000</span></li> <li>▪ Travel Delay: After 4 hours – up to £200. £50 per hour thereafter up to £2,000 maximum any one journey</li> <li>▪ Personal Liability any one event <span style="float: right;">£5,000,000</span></li> <li>▪ Kidnap, Ransom and Extortion <span style="float: right;">£250,000</span></li> <li>▪ Personal Security Specialist Expenses <span style="float: right;">£10,000</span></li> </ul>
<b>Excess</b>	<p><b>Personal Belongings:</b> Where the value of any one article, pair or set exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount.</p> <p><b>Money:</b> Where the amount of cash exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount.</p>

<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Call GlobeCover Assistance immediately, who will advise on how to handle the incident – 24 hour Helpline 0208 762 8388</li> <li>▪ 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.</li> <li>▪ All incidents/claims should be reported to: <b>Contact:</b> John Temperton – UK Athletics <b>Tel:</b> 0121 713 8493 <b>Email:</b> <a href="mailto:insurance@uka.org.uk">insurance@uka.org.uk</a></li> <li>▪ 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.</li> </ul>
<p><b>Travel Assistance/Helpline</b></p>	<p><b><u>Emergency Assistance whilst travelling</u></b></p> <p>GlobeCover Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.</p> <p>The Insured Person must not make or attempt to make arrangements without the involvement and/or agreement of GlobeCover Assistance.</p> <p>GlobeCover Assistance can be contacted by telephoning the International Dialling Code followed by:</p> <p style="text-align: center;"><b>Tel. 44 208 762 8388</b></p> <p><b><u>Travel Assistance – before you travel</u></b></p> <p>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:</p> <p style="text-align: center;"><b><a href="http://www.chartisinsurance.com/uk/globecover">www.chartisinsurance.com/uk/globecover</a></b></p> <p>To log on, enter the following Policy Number in the Chartis Corporate Policyholders section: <b>0015900949</b></p>

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## 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 Peter Sutcliffe, 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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[www.uka.org.uk](http://www.uka.org.uk)

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