

# INSURANCE COVER FOR COACHES & LEADERS

## Who is Insured?

A Coach or Leader who holds a current UKA pass and licence in the discipline being coached is automatically provided with public liability and professional indemnity insurance cover which applies while you are involved in athletics activities.

This not only relates to training, club / region administrative meetings but also when undertaking coaching for other non UKA affiliated bodies. It covers unqualified people so long as they are under the direct control of a qualified licensed Coach or Leader and are merely carrying out instructions given to them by that Coach or Leader.

Whether a coach is paid or unpaid is not relevant, the cover applies providing the Coach or Leader is acting within the terms of a current pass and licence.

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

	Primary Liability Cover	Excess Liability Cover
<b>Insurer Name</b>	Royal & Sun Alliance Insurance plc	QBE Insurance (Europe) Ltd
<b>Policy Number</b>	YMM902055	Y022009QBE0114A
<b>Limit of Liability</b>	£5,000,000 any one occurrence	£45,000,000 any one occurrence in excess of primary £5,000,000
	Total Limit £50,000,000 any one occurrence	
<b>Period of Insurance</b>	1 <sup>st</sup> April 2018 to 31 <sup>st</sup> March 2019 both days inclusive	
<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>Excess</b>	£250 each and every claim for third party property damage	
<b>What is covered?</b>	<p>This policy provides cover for legal liability of Coaches and Leaders, in respect of athletics activities.</p> <p><b>Public Liability:</b> Damages and Legal Costs which the Insured shall become legally liable to pay consequent upon:</p> <ul style="list-style-type: none"> <li>• Accidental Injury of any person</li> <li>• Accidental loss of or damage to property</li> </ul> <p>happening during the period of insurance and arising in connection with the athletic activities.</p>	



<p><b>Examples</b></p>	<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 etc.)</li> <li>▪ Injury caused as a result of incidental first aid administered.</li> <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> </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>▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance.</li> <li>▪ Damage to or loss of a Coach or Leader's own personal property is not covered by this 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> </ul>
<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Report all incidents of third party injury or property damage as soon as possible regardless of whether a claim is likely.</li> <li>▪ Do not negotiate, deny or admit any claim. <b>Never</b> admit liability or make an offer of payment to third parties.</li> <li>▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt.</li> <li>▪ All incidents/claims should be reported to: <b>Contact:</b> Alison Todd, Marsh Ltd <b>Tel:</b> 0131 311 4209 <b>Email:</b> alison.todd@marsh.com</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>



## 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 to notify Michael Hunt, UK Athletics Health & Safety Manager at the following website:

<http://www.uka.org.uk/governance/health-safety/>

If this internet coverage is not available, then please 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.

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.

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

Michael Hunt: [mhunt@uka.org.uk](mailto:mhunt@uka.org.uk)

UK Athletics Limited · Athletics House · Alexander Stadium · Walsall Road · Birmingham · B42 2BE  
[www.uka.org.uk](http://www.uka.org.uk)

## PROFESSIONAL INDEMNITY INSURANCE – COACHES/LEADERS

<b>Insurer Name</b>	Aviva Insurance Limited
<b>Policy Number</b>	B0460 12289990
<b>Period of Insurance</b>	1 <sup>st</sup> April 2018 to 31 <sup>st</sup> March 2019 both days inclusive
<b>Geographical Limits</b>	Worldwide
<b>Limit of Liability</b>	£1,000,000 in the aggregate
<b>Excess</b>	£25,000 each and every loss – UKA as the main policyholder will meet the excess applicable
<b>What is covered?</b>	<p>Legal liability for a breach of professional duty by reason of negligent advice given by a coach or leader within the terms of their pass or licence.</p> <p>Indemnity for the Coach or Leader against any Professional Indemnity claim in respect of any civil liability which arises out of the conduct of coaching/leading activities within the terms of their pass or licence, including defence costs.</p>
<b>General Points to Note</b>	<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 loss.</li> <li>▪ Cover is provided for bodily injury, sickness, disease or death, mental or emotional distress, as a direct result of the <b>negligent advice</b> and/or specification by the Coach or Leader.</li> <li>▪ There is no age limit applied to the cover.</li> <li>▪ Cover is excluded for actual or alleged plagiarism, misappropriation, infringement or violation of copyright, patent, trademark, trade secret or any other intellectual property rights unless the infringement was unintentional.</li> <li>▪ Cover is excluded for the provision of healthcare services by any healthcare professional and this should be insured by the practitioners' own insurance.</li> </ul>
<b>How to make a claim</b>	<ul style="list-style-type: none"> <li>▪ Report all incidents as soon as possible regardless of whether a claim is likely.</li> <li>▪ Do not negotiate, deny or admit any claim. <b>Never</b> admit liability or make an offer of payment to third parties.</li> <li>▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt.</li> <li>▪ All incidents/claims should be reported to:  <b>Contact:</b> Emma Calder, Marsh Ltd  <b>Tel:</b> 01603 690921  <b>Email:</b> emma.calder@marshoperations.co.uk</li> </ul>

	<ul style="list-style-type: none"><li>▪ When making a claim it is your duty to disclose all material circumstances to Insurers. Failure to disclose all material circumstances could prejudice your claim.</li></ul>
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### **Important Information**

This document is issued as a matter of information only and confers no rights upon the document holder other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policy or policies as described herein.

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, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

