

## **INSURANCE COVER FOR COACHES**

As a coach who acts on behalf of a UKA affiliated club or organisation, you are automatically provided with insurance cover which applies while you are involved in "athletics activities". This not only relates to training, but also club / region administrative meetings.

### **Please Note:**

In respect of public liability insurance, a coach is defined as a person belonging to, or acting on behalf of, an affiliated club or organisation who holds a current UKA pass and licence in the discipline being coached.

It covers unqualified people so long as they are under the direct control of a qualified licensed coach and are merely carrying out instructions given to them by that coach.

Whether a coach is paid or unpaid is not relevant, the cover applies providing the coach has a current pass and licence and is acting on behalf of an affiliated club or organisation.

This pamphlet 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.*

## **WHAT COVER IS PROVIDED?**

### **A. PUBLIC LIABILITY AND THIRD PARTY INSURANCE**

This policy relates legal liabilities of coaches, in respect of those activities mentioned.

The amount of cover provided for any one incident is up to £10,000,000; in the case of property damage the first £750 of any claim is not covered.

In the case of negligent advice, the cover is £1,000,000 (£5000 excess).

The policy covers activities within Great Britain and Northern Ireland, Channel Islands and Gibraltar and is extended to worldwide **only** when the coach is part of a representative team.

### **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 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.

### **GENERAL POINTS TO NOTE**

- This is not a personal accident policy, liability for injury or damage has to be established (if an athlete trips over their own shoelaces and breaks an arm, unless they can prove that the coach was to blame there is no cover).
- There is no age limit applied to the cover.
- Injury arising from medical or physiotherapy treatment is covered by the practitioners' insurance, not this policy.
- If injury or damage is caused by a deliberate act or omission there is no cover.
- Damage to or loss of a coach's personal property may be covered by travel insurance, but is never covered by this policy.
- The policy does not provide cover for any loss or damage incurred through the use of a motor vehicle, which would otherwise be covered by the Road Traffic Act and therefore be a matter for a claim against the relevant motor vehicle insurance policy.

### **B. PERSONAL ACCIDENT INSURANCE**

This policy covers coaches (over the age of 16 years and under 80) when they are travelling directly to and from events organised or recognised by UK Athletics, as part of a team

representing a national or territorial body. Personal accident cover does not depend upon proof of legal liability and, provided that there has been genuine personal injury that was not self-inflicted, benefits will be paid out.

#### **COVER PROVIDED**

Death	£50,000
Loss of eye or limb	£50,000
Permanent disablement	£50,000
Temporary disablement	total Up to £250 per week or 100% of net weekly wage, whichever is the less, for 104 weeks

#### **GENERAL POINTS TO NOTE**

Temporary Total Disablement (TTD) cover is from the individual's 'usual occupation'.  
Permanent total disablement (PTD) cover is from any and every occupation.  
A 7 day deferment period applies to TTD  
No TTD benefit for ages 70 – 80 years.

### **C.TRAVEL INSURANCE**

This policy covers coaches undertaking journeys outside the UK as a member of a team representing a national or territorial body. It does not include club competitions.

#### **COVER PROVIDED**

Medical expenses abroad	£1,000,000
Additional travel	£10,000
Costs incurred by cancellation	£5,000

The following cover also applies to coaches when they are travelling, as part of a representative team, inside the UK to and from events promoted by and for UK Athletics including championships and televised events. This does not include club competitions, e.g. leagues, interclub fixtures and the like.

Personal property (single article limit £500)	£2,000	per person
Money	£500	per person

#### **GENERAL POINTS TO NOTE**

- A £25 excess applies to medical expenses, personal property and money claims.
- The Policy excludes pre-existing medical conditions, known at the time of booking or travel.
- The Policy excludes persons over the age of 80.

#### **HOW TO CLAIM AGAINST TRAVEL INSURANCE - MONEY / PERSONAL PROPERTY**

- Notify the team manager of the loss immediately and request that the loss is reported to the organisers (if appropriate).
- 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.

When the team returns from competition, advise UKA (Operations Team) as soon as possible. A claim form will be sent out which must be completed as fully as possible.

#### **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, and notify Peter Sutcliffe, UK Athletics Health & Safety Co-ordinator. 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 names of first aid representatives.
- Names of other persons present.
- Details of reporting person.

Copies of the form, or information collected, should be sent to the Health & Safety Department at UK Athletics at the address below.

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



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Registered in England No.3686940  
Updated January 2005