

## INSURANCE COVER FOR SCHOOLS ASSOCIATIONS

The affiliation of the Home Country Schools Associations (England, Scotland, Northern Ireland and Wales) to UK Athletics provides Public Liability cover for Schools Association promotions and events down to and including, County level (or equivalent level competition in Celtic nations). Events below County level are not included in this policy.

Personal accident and travel insurance is not provided for Schools Associations under this policy.

*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 to the legal liability of the Schools Association and officers acting on behalf of it, in respect of the activities mentioned.

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

**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, 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 association activities

### 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 schools association, or a representative thereof, 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 school associations own property is not covered by this policy, they should make separate insurance arrangements for any property they own (Accidental Damage Policy).
- Liability for injury or damage caused by property owned or leased is not covered. Schools Associations should make separate arrangements for this liability (property owners / occupiers liability).
- 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.

## 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 Coordinator. 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

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



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Central Boulevard, Blythe Valley Park,  
Solihull, West Midlands, B90 8AJ

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**F** 0870 998 6752

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