

INSURANCE COVER FOR TEAM MANAGERS

As team managers who are in charge of a representative team, you are automatically provided with insurance cover related to “athletics activities” (UK, Home Country or territory teams but not including club teams). This not only means training and competitions, but administrative meetings, and functions attended in your capacity as team manager.

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 team managers, 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 case of negligent advice, the cover is £1,000,000 (10% or £5000 excess whichever is the greater). The policy covers activities anywhere in the world when the team manager 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)
- Accidental damage caused by your negligence to material property belonging to a third party for instance damage to fences on land being used for a cross country race.
- Injury caused as a result of incidental first aid administered.

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 team manager was to blame there is no cover).
- The policy does not provide cover for any loss or damage incurred through use of a motor vehicle, which would otherwise covered by the Road Traffic Acts and therefore be a matter for a claim against the relevant motor vehicle insurance.
- If injury or damage is caused by a deliberate act or omission there is no cover.
- Damage to or loss of a team manager's personal property or in the team manager's custody or control may be covered by travel insurance, but is never covered by this policy.

B. PERSONAL ACCIDENT INSURANCE

This policy covers team managers (over the age of 16 years, and below the age of 80 years) when travelling directly to and from any meeting, event or training session in their capacity as representative team manager.

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 from any occupation £50,000

Temporary disablement total Up to £250pw or 100% of net weekly wage whichever is less for 104 weeks

GENERAL POINTS TO NOTE

Temporary Total Disablement (TTD) cover is from the individuals '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 team managers undertaking journeys outside the UK on behalf of UK Athletics, AAA of E, AAW, SAF, NIAF or the territories.

COVER PROVIDED

Medical expenses abroad £1,000,000

Additional travel £10,000

Costs incurred by cancellation £5,000

The following cover also applies to team managers when they are travelling 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 £2,000 per
limit £500) 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 80 years of age.

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 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.

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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