

INSURANCE COVER FOR TECHNICAL OFFICIALS

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

Please Note:

**In respect of the Public Liability insurance, the term "Technical Official" is defined as being a person who has satisfied the requirement of UK Athletics as set down in the "Rules for Competition, 1998" at Appendix E and its successor documents, if any. It covers unqualified people only as long as they have been co-opted to help by the meeting organiser, and are under the direct control of a UKA qualified technical official and are merely carrying out instructions given to them by that person.*

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 legal liability of Technical Officials, 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 (10% or £5000 excess whichever is the greater). The policy covers activities anywhere in the world.

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 technical official was to blame there is no cover).
- There is no age limit applied to the cover.
- If injury or damage is caused by a deliberate act or omission there is no cover.
- Damage to or loss of a technical official'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 qualified technical officials (over the age of 14 years, and below the age of 80 years) when they are officiating and travelling directly to and from events organised or recognised by UK Athletics. This includes events staged by affiliated clubs and organisations.

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 total disablement	up to £500pw or 100% of net weekly wage whichever is 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 qualified technical officials undertaking journeys outside the UK on behalf of UK Athletics, AAA of E, AAW, SAL, 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 qualified technical officials 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 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 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 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 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.