

INSURANCE COVER FOR CLUBS / CLUB OFFICERS

As a UKA affiliated club or organisation, you are automatically provided with insurance cover related to your clubs "athletics activities". This not only means training and competitions, but also club / region administrative meetings, social and fund raising activities organised by the club. It does not, however, cover hazardous activities – bonfires, parachuting, bungee jumping, bouncy castles etc. – even if they are organised by the club.

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 club or organisation and officers and all other club members 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 policy covers clubs within Great Britain and Northern Ireland – including the Channel Islands and the Isle of Man, Gibraltar.

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 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 club 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 club, or an official / coach/member was to blame there is no cover).
- There is no age limit applied to the cover
- There is no cover provided to non-affiliated clubs, organisations or groups of athletes acting independently of their club.
- Runs/events are covered only when they are organised by a UKA affiliated organisation.
- 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 club's own property is not covered by this policy, clubs 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. Clubs 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.

B. TRAVEL INSURANCE

This policy only covers athletes/club officials undertaking journeys outside the UK as a member of a club who by virtue of having won a preceding national team Championship are nominated to be the British representative in a European Clubs Competition.

COVER PROVIDED

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

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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