

# INSURANCE COVER FOR SCHOOLS ASSOCIATIONS

## Who is Insured?

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.

This information sheet 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.*

## PUBLIC LIABILITY INSURANCE

<b>Covering</b>	<p>This policy relates to legal liability of Home Country Schools Associations, in respect of those activities mentioned above.</p> <p><b>Public Liability:</b> Legal liability in respect of third party bodily injury and third party property damage occurring during the period of insurance and arising in connection with the activities.</p> <p><b>Products Liability:</b> Legal Liability in respect of third party bodily injury and third party property damage occurring during the period of insurance and arising in connection with any commodity, article, goods or item manufactured, sold, supplied, installed, erected, repaired, altered or treated.</p>
<b>Geographical Limits</b>	<p>The policy covers activities anywhere in the world, provided that claims are brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands</p>
<b>Limit of Liability</b>	<p>Public Liability: GBP50,000,000 any one occurrence          Products Liability: GBP50,000,000 any one occurrence and in the aggregate in the period of insurance</p>
<b>Excess</b>	<p>GBP 250 each and every claim for third party property damage</p>
<b>Examples</b>	<p>The following are examples of where cover would apply, subject to legal liability being proven:</p> <ul style="list-style-type: none"> <li>▪ Bodily injury caused by your negligence to a third party (including athletes, spectators etc)</li> </ul>



	<ul style="list-style-type: none"> <li>▪ Injury caused as a result of incidental first aid administered.</li> <li>▪ 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.</li> <li>▪ Injury caused the sale of food and drink as part of association activities</li> </ul>
<p><b>General Points to Note</b></p>	<ul style="list-style-type: none"> <li>▪ This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage.</li> <li>▪ This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation)</li> <li>▪ There is no age limit applied to the cover</li> <li>▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance policy.</li> <li>▪ If injury or damage is caused by a deliberate act or omission there is no cover.</li> <li>▪ Damage to or loss of a School Association's own property is not covered by this policy, they should make separate insurance arrangements for any property they own (Property Damage Policy).</li> <li>▪ The policy does not provide cover for any loss or damage incurred through the use of a motor vehicle whilst subject to the Road Traffic Acts and therefore a matter for a claim against the relevant motor vehicle insurance policy.</li> <li>▪ Hazardous Activities Exclusion – this policy does not apply to liability arising out of hazardous activities which increase the risk of bodily injury or damage to property. This includes but is not limited to amusement rides, bonfires, bouncy castles, fairground rides, fireworks, inflatables.</li> </ul>
<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Report all incidents of injury or property damage to third parties as soon as possible regardless of whether a claim is likely.</li> <li>▪ Do not negotiate, deny or admit any claim. <b>Never</b> admit liability or make an offer of payment to third parties.</li> <li>▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt.</li> <li>▪ All incidents/claims should be reported to: <b>Contact:</b> Insurance Department <b>Tel:</b> 0121 713 8400 <b>Email:</b> insurance@uka.org.uk</li> </ul>



	<ul style="list-style-type: none"><li>▪ When making a claim it is your duty to disclose all material facts to Insurers. Failure to disclose all material facts could prejudice your claim.</li></ul>
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Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions or exclusions of such policy (policies). Limits shown may have been reduced by paid claims

## 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 at <http://www.uka.org.uk/governance/health-safety/> to notify Michael Hunt, UK Athletics Health & Safety Manager. 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.

All information collected should be sent to the Health & Safety Manager at UKA 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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