

# INSURANCE COVER FOR TECHNICAL OFFICIALS

## Who is Insured?

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.

\* 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” as updated from time to time.

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>	This policy relates to legal liability of Technical Officials, in respect of those activities mentioned above.  <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.
<b>Geographical Limits</b>	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
<b>Limit of Liability</b>	Public Liability: GBP50,000,000 any one occurrence
<b>Excess</b>	GBP 250 each and every claim for third party property damage
<b>Examples</b>	The following are examples of where cover would apply, subject to legal liability being proven: <ul style="list-style-type: none"> <li>▪ Bodily injury caused by your negligence to a third party (including athletes, club members etc)</li> <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> </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>▪ If injury or damage is caused by a deliberate act or omission there is no cover.</li> <li>▪ Damage to or loss of a Technical Official's own personal property is not covered by this policy but may be covered by travel insurance.</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> </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> <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>

## PERSONAL ACCIDENT INSURANCE – TECHNICAL OFFICIALS

<b>Covering</b>	All Officers, Technical Officials, British Association of Road Race Scrutineers and like persons. Bodily injury caused by an accident and which solely and independently of any other cause results, within 24 months from the date of such injury, in the Insured Person's death, dismemberment or disablement	
<b>Operative Time</b>	Whilst present at all athletics and similar events, including licensed road races and meetings in the United Kingdom, including travelling to and from	
<b>Benefits (per person)</b>	▪ Death	GBP50,000
	▪ Death Benefit for Children	GBP20,000
	▪ Permanent Total Disablement from usual occupation	GBP50,000
	▪ Loss of limb(s), eye(s), speech, hearing or intellectual capacity	GBP50,000
	▪ Temporary Total Disablement	GBP500 per week or 100% net weekly wage whichever is the lesser amount
	▪ Temporary Partial Disablement	GBP100 per week or 40% net weekly wage whichever is the lesser amount
	▪ Accident Medical Expenses	Up to 25% of any amount payable under the Benefits above
<b>Excess</b>	Deferment Period	7 days for Temporary Total Disablement and Temporary Partial Disablement

<p><b>General Points To Note</b></p>	<ul style="list-style-type: none"> <li>▪ Permanent Total Disablement cover is excluded for persons aged 13 and under, or aged 75 and over.</li> <li>▪ Personal Accident cover does not depend on proof of legal liability.</li> </ul>
<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Call GlobeCover Assistance immediately, who will advise on how to handle the incident – 24 hour Helpline +44 (0)1273 401950</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> <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>

## TRAVEL INSURANCE – TECHNICAL OFFICIALS

<b>Insured Persons</b>	UKA Licensed Technical Official
<b>Operative Time</b>	Whilst present at, competing in and travelling to and from major athletics meetings and training camps worldwide, including major events and training camps in the UK.
<b>Benefits (per person)</b>	<ul style="list-style-type: none"> <li>▪ Medical Expense <span style="float: right;">Unlimited</span></li> <li>▪ Personal Belongings/Baggage (including sports equipment) <span style="float: right;">£10,000</span></li> <li>▪ Electronic Business Equipment <span style="float: right;">£2,000</span></li> <li>▪ Other Business equipment <span style="float: right;">£1,500</span></li> <li>▪ Money <span style="float: right;">£5,000</span></li> <li>▪ Credit, Debit or Charge Card misuse <span style="float: right;">£5,000</span></li> <li>▪ Passport Indemnity (loss of passport, Tickets, Visa or Driving Licence) <span style="float: right;">£2,000</span></li> <li>▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses <span style="float: right;">£250,000</span></li> <li>▪ Travel Delay: After 4 hours – up to £200. £50 per hour thereafter up to £2,000 maximum any one journey</li> <li>▪ Personal Liability any one event <span style="float: right;">£5,000,000</span></li> <li>▪ Kidnap, Ransom and Extortion <span style="float: right;">£250,000</span></li> <li>▪ Personal Security Specialist Expenses <span style="float: right;">£10,000</span></li> </ul>
<b>Excess</b>	<p><b>Personal Belongings:</b> Where the value of any one article, pair or set exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount.</p> <p><b>Money:</b> Where the amount of cash exceeds GBP2,000, the policyholder shall be liable for 25% of such excess amount.</p>

<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Call GlobeCover Assistance immediately, who will advise on how to handle the incident – 24 hour Helpline +44 (0)1273 401950</li> <li>▪ 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.</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> <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>
<p><b>Travel Assistance/Helpline</b></p>	<p><b><u>Emergency Assistance whilst travelling</u></b></p> <p>GlobeCover Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.</p> <p>The Insured Person must not make or attempt to make arrangements without the involvement and/or agreement of GlobeCover Assistance.</p> <p>GlobeCover Assistance can be contacted by telephoning the International Dialling Code followed by:</p> <p style="text-align: center;"><b>Tel. +44 (0)1273 401950</b></p>



	<p><b><u>Travel Assistance – before you travel</u></b></p> <p>For Travel Assistance before you travel, you may log on to the following website for pre-travel information about the country you intend to visit, including business and social customs, political situations, medical and health advice, visa and entry permit requirements, currency, time zones and driving restrictions:</p> <p style="text-align: center;"><b><a href="http://www.aig.co.uk/globecover">www.aig.co.uk/globecover</a></b></p> <p>To register and log on, enter your email address and the following Policy Number: <b>0015900949</b></p>
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### PROFESSIONAL INDEMNITY INSURANCE – TECHNICAL OFFICIALS

<b>Covering</b>	Legal liability arising from a breach of professional duty by reason of any negligent advice
<b>Geographical Limits</b>	Worldwide
<b>Limit of Liability</b>	£1,000,000 in the aggregate
<b>Excess</b>	£25,000 each and every loss – UKA as the main policyholder will meet the excess applicable
<b>How to make a claim</b>	<ul style="list-style-type: none"> <li>▪ Report all incidents 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: <ul style="list-style-type: none"> <li><b>Contact:</b> Insurance Department</li> <li><b>Tel:</b> 0121 713 8400</li> <li><b>Email:</b> <a href="mailto:insurance@uka.org.uk">insurance@uka.org.uk</a></li> </ul> </li> <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>
<b>Covering</b>	Legal liability arising from a breach of professional duty by reason of any negligent advice

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## 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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