

# INSURANCE COVER FOR COACHES & LEADERS

## Who is Insured?

A Coach or Leader who holds a current UKA pass and licence in the discipline being coached is automatically provided with public liability insurance cover which applies while you are involved in athletics activities.

This not only relates to training, club/region administrative meetings but also when undertaking coaching for other non UKA affiliated bodies. It covers unqualified people so long as they are under the direct control of a qualified licensed Coach or Leader and are merely carrying out instructions given to them by that Coach or Leader.

Whether a coach is paid or unpaid is not relevant, the cover applies providing the Coach or Leader is acting within the terms of a current pass or licence.

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

	Primary Liability Cover	Excess Liability Cover
<b>Insurer Name</b>	Royal & Sun Alliance Insurance plc	QBE Insurance (Europe) Ltd
<b>Policy Number</b>	YMM902055	Y022009QBE0114A
<b>Limit of Liability</b>	£5,000,000 any one occurrence	£45,000,000 any one occurrence in excess of primary £5,000,000
	Total Limit £50,000,000 any one occurrence	
<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>Excess</b>	£250 each and every claim for third party property damage	
<b>What is covered?</b>	<p>This policy provides cover for legal liability of Coaches and Leaders, in respect of athletics activities.</p> <p><b>Public Liability:</b> Damages and Legal Costs which the Insured shall become legally liable to pay consequent upon:</p> <ul style="list-style-type: none"> <li>• Accidental Injury of any person</li> <li>• Accidental loss of or damage to property</li> </ul> <p>happening during the period of insurance and arising in connection with the athletics activities.</p> <p>Legal liability in respect of Injury sustained by any athlete which results from negligent advice or instructions given by a coach resulting from the issue of handbooks and coaching manuals by the Insured or resulting from the provision of tuition or coaching within the terms of their pass or licence.</p>	

<p><b>Examples</b></p>	<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, 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>▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance.</li> <li>▪ Damage to or loss of a Coach or Leader's own personal property is not covered by this 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 which is 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 third party injury or property damage 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> Alison Todd, Marsh Ltd  <b>Tel:</b> 0131 311 4209  <b>Email:</b> alison.todd@marsh.com</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>



## 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 to notify Michael Hunt, UK Athletics Health & Safety Manager at the following website:

<http://www.uka.org.uk/governance/health-safety/>

If this internet coverage is not available, then please 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.

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.

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

Michael Hunt: [mhunt@uka.org.uk](mailto:mhunt@uka.org.uk)

UK Athletics Limited · Athletics House · Alexander Stadium · Walsall Road · Birmingham · B42 2BE  
[www.uka.org.uk](http://www.uka.org.uk)

## Insurance Helpline

If you should have any questions regarding the insurance provided, please contact the UKA insurance provider:

Marsh Sports & Events Practice

Tel: 01732 877524

Email: [insurance@uka.org.uk](mailto:insurance@uka.org.uk)

## Important Information

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