

# INSURANCE COVER FOR ATHLETES

## Who is Insured?

As an athlete who has paid (or is deemed to have paid) subscriptions to a club or organisation affiliated to UKA, England Athletics, Scottish Athletics, Athletics Northern Ireland, or Welsh Athletics, you are automatically provided with Public Liability insurance cover which applies while you are involved in athletics activities organised by the affiliated club or organisation. This not only relates to training and competing, but also club / region administrative meetings as well as when part of a team representing UKA, England Athletics, Scottish Athletics, Athletics Northern Ireland, or Welsh Athletics.

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>	GBP5,000,000 any one occurrence	GBP45,000,000 any one occurrence in excess of primary GBP5,000,000
	<b>Total Limit GBP50,000,000 any one occurrence</b>	
<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>	GBP250 each and every claim for third party property damage	
<b>What is covered?</b>	<p>This policy provides cover for legal liability of Athletes 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><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, spectators, 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>▪ There is no cover proved when athletes are training independently of their club (e.g. out for a run on their own causing injury to a member of the public).</li> <li>▪ Damage to or loss of an Athlete's own personal property is not covered by this policy.</li> <li>▪ If injury or damage is caused by a deliberate act or omission there is no cover.</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 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 circumstances to Insurers. Failure to disclose all material circumstances 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 Liz Birchall, 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.

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

Ashley Charlwood     [Safety@britishathletics.org.uk](mailto:Safety@britishathletics.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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