

# INSURANCE COVER FOR TEAM MANAGERS

## Who is Insured?

As Team Managers who are in charge of a representative team, you are automatically provided with insurance cover related to “athletics activities” (UK, or Home Country teams but not including club teams). This not only means training and competitions, but administrative meetings, and functions attended in your capacity as team manager.

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 relates to legal liability of Team Managers, in respect of those activities mentioned above.</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>	
<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, officials, etc.)</li> <li>▪ Accidental damage caused by your negligence to material property belonging to a third party, for instance damage to fences on land being used for a cross country race.</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.</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>▪ The policy does not provide cover for any loss or damage incurred through 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>▪ Damage to or loss of a Team Manager's own personal property is not covered by this policy but may be covered by travel insurance.</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. Never 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> Alison Todd, Marsh Ltd</li> <li><b>Tel:</b> 0131 311 4209</li> <li><b>Email:</b> alison.todd@marsh.com</li> </ul> </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>

## PERSONAL ACCIDENT INSURANCE – TEAM MANAGERS

<b>Covering</b>	Team Managers and Support Staff on representative duty. 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>	24 hours per day	
<b>Benefits (per person)</b>	▪ Accidental Death	GBP50,000
	▪ Loss of limb(s), or loss of sight in one or both eyes	GBP50,000
	▪ Permanent Total Disablement from usual occupation	GBP50,000
	▪ Total loss of hearing in both ears and/or total loss of speech	GBP50,000
	▪ Total loss of hearing in one ear	GBP12,500
	▪ Permanent Partial Disablement	GBP50,000
	▪ Temporary Total Disablement	GBP500 per week
<b>Excess</b>	Deferment Period	7 days for Temporary Total Disablement and Temporary Partial Disablement
	<b>General Points To Note</b>	<ul style="list-style-type: none"> <li>▪ Permanent Total Disablement cover is excluded for persons aged 15 and under, or aged 75 and over.</li> </ul> <p>Personal Accident cover does not depend on proof of legal liability.</p>
<b>How to make a claim</b>	<ul style="list-style-type: none"> <li>▪ All incidents/claims should be reported to: <ul style="list-style-type: none"> <li><b>Contact:</b> Alison Todd, Marsh Ltd</li> <li><b>Tel:</b> 0131 311 4209</li> <li><b>Email:</b> alison.todd@marsh.com</li> </ul> </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>	

## TRAVEL INSURANCE – TEAM MANAGERS

<b>Insured Persons</b>	Team Managers on representative duty of UK Athletics, England Athletics, Scottish Athletics, Athletics Northern Ireland or Welsh Athletics.
<b>Operative Time</b>	Whilst present at, competing in and travelling to and from major athletics and training camps anywhere in the world.
<b>Benefits (per person)</b>	<ul style="list-style-type: none"> <li>▪ Medical Expenses <span style="float: right;">Unlimited</span></li> <li>▪ Personal Belongings/Baggage (including sports equipment) <span style="float: right;">GBP10,000</span></li> <li>▪ Electronic Business Equipment <span style="float: right;">GBP5,000</span></li> <li>▪ Money <span style="float: right;">GBP5,000</span></li> <li>▪ Loss of passport <span style="float: right;">GBP1,500</span></li> <li>▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses <span style="float: right;">GBP10,000</span></li> <li>▪ Travel Delay: After 4 hours – GBP75 per hour thereafter up to GBP750 maximum any one journey</li> <li>▪ Personal Liability any one event <span style="float: right;">GBP10,000,000</span></li> <li>▪ Kidnap, Ransom and Extortion <span style="float: right;">GBP250,000</span></li> <li>▪ Personal Security Assistance <span style="float: right;">GBP25,000</span></li> </ul>
<b>Excess</b>	<p><b>Personal Belongings:</b> Where the value of any one article, pair or set exceeds GBP3,000, the policyholder shall be liable for 25% of such excess amount.</p> <p><b>Money:</b> Where the amount of cash exceeds GBP3,000, the policyholder shall be liable for 20% of such excess amount.</p>
<b>How to make a claim</b>	<ul style="list-style-type: none"> <li>▪ Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.</li> </ul> <p>The Insured Person must not make or attempt to make arrangements without the involvement and/or agreement of Zurich Travel Assistance.</p> <p>For assistance in an emergency dial the International Dialling Code followed by:</p> <p style="text-align: center;"><b>Tel. +44 (0)1489 868 888</b></p> <ul style="list-style-type: none"> <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 also be reported to:</li> </ul>

	<p><b>Contact:</b> Alison Todd, Marsh Ltd  <b>Tel:</b> 0131 311 4209  <b>Email:</b> alison.todd@marsh.com</p> <ul style="list-style-type: none"> <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>
<p><b>Travel Assistance/Helpline</b></p>	<p><b><u>Zurich Travel Assistance</u></b></p> <p><b>Medical Assistance</b>  For useful pre-travel advice, visit <a href="http://www.zurich.co.uk/zurichtravelassistance">www.zurich.co.uk/zurichtravelassistance</a>.</p> <p>While you're away, you have a 24 hour helpline for:</p> <ul style="list-style-type: none"> <li><b>Emergency Medical Help</b> – includes arranging medical care and repatriation if you need it</li> <li><b>Emergency Cash Advance</b> – to replace cash lost or stolen during your journey</li> <li><b>Emergency Message Communication</b> – we can pass messages to family and business colleagues in an emergency</li> <li><b>Legal Referral</b> – gives you access to an Embassy or Consulate if you need legal assistance</li> <li><b>Travel Support</b> – including assistance with lost or stolen documents, baggage or tickets</li> </ul> <p><b>Security Assistance</b>  Zurich Travel Assistance helps you to stay safe while travelling and provides emergency assistance 24 hours a day. Before you travel please visit the Travel Oracle App, available to download from the App Store or Google Play.</p> <p>The App provides the following information:</p> <ul style="list-style-type: none"> <li><b>Country Alerts</b> – Global Incident monitoring and notification service</li> <li><b>Country Profiles</b> – Comprehensive country specific travel information</li> <li><b>Pre-Trip Advice</b> – Complete Travellers toolkit of safety information and advice, including Travel Angel, our APP based training modules</li> <li><b>Profile &amp; Documents</b> – A safe and secure personal document store</li> <li>When downloading the App, please use ZUR1531523 (case sensitive) as the policy number.</li> </ul> <p>Please also visit <a href="http://www.zurich.co.uk/zurichtravelassistance">www.zurich.co.uk/zurichtravelassistance</a>.</p> <p>While you're away, you have a 24 hour helpline for:</p> <ul style="list-style-type: none"> <li><b>Emergency Response</b> – if you run into serious difficulties or a life-threatening situation, a team of security specialists are available to assist you.</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:

Ashley Charwood     [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)

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