

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

	Primary Liability Cover	Excess Liability Cover
Insurer Name	Royal & Sun Alliance Insurance plc	QBE Insurance (Europe) Ltd
Policy Number	YMM902055	Y022009QBE0114A
Limit of Liability	GBP5,000,000 any one occurrence	GBP45,000,000 any one occurrence in excess of primary GBP5,000,000
	Total Limit GBP50,000,000 any one occurrence	
Geographical Limits	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.	
Excess	GBP250 each and every claim for third party property damage	
What is covered?	<p>This policy relates to legal liability of Technical Officials, in respect of those activities mentioned above.</p> <p>Public Liability: Damages and Legal Costs which the Insured shall become legally liable to pay consequent upon:</p> <ul style="list-style-type: none"> • Accidental Injury of any person • Accidental loss of or damage to property <p>happening during the period of insurance and arising in connection with the athletics activities.</p>	

<p>Examples</p>	<p>The following are examples of where cover would apply, subject to legal liability being proven:</p> <ul style="list-style-type: none"> ▪ Bodily injury caused by your negligence to a third party (including athletes, spectators, other officials, etc.) ▪ 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. ▪ Injury caused as a result of incidental first aid administered. ▪ Accidental damage caused by your negligence to material property belonging to a third party.
<p>General Points to Note</p>	<ul style="list-style-type: none"> ▪ This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage. ▪ This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation) ▪ There is no age limit applied to the cover ▪ If injury or damage is caused by a deliberate act or omission there is no cover. ▪ 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. ▪ 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.
<p>How to make a claim</p>	<ul style="list-style-type: none"> ▪ Report all incidents of injury or property damage to third parties as soon as possible regardless of whether a claim is likely. ▪ Do not negotiate, deny or admit any claim. Never admit liability or make an offer of payment to third parties. ▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt. ▪ All incidents/claims should be reported to: <ul style="list-style-type: none"> Contact: Alison Todd, Marsh Ltd Tel: 0131 311 4209 Email: alison.todd@marsh.com ▪ 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.

PERSONAL ACCIDENT INSURANCE – TECHNICAL OFFICIALS

Covering	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	
Operative Time	Whilst present at all athletics and similar events, including licensed road races and meetings in the United Kingdom, including travelling to and from	
Benefits (per person)	▪ 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 (up to 104 weeks)
	▪ Temporary Partial Disablement	GBP100 per week (up to 104 weeks)
Excess	Deferment Period	7 days for Temporary Total Disablement and Temporary Partial Disablement
General Points To Note	<ul style="list-style-type: none"> ▪ If a person is aged 75 or over at the date of sustaining Bodily Injury, cover applies only in respect of Death or Loss of limb(s), or loss of sight in one or both eyes. ▪ Personal Accident cover does not depend on proof of legal liability. 	
How to make a claim	<ul style="list-style-type: none"> ▪ All incidents/claims should be reported to: Contact: Alison Todd, Marsh Ltd Tel: 0131 311 4209 Email: alison.todd@marsh.com ▪ 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. 	

TRAVEL INSURANCE – TECHNICAL OFFICIALS

Insured Persons	Officers, Technical Officials, British Association of Road Races Scrutineers and like persons
Operative Time	Whilst present at, competing in and travelling to and from major athletics meetings and training camps anywhere in the world including the United Kingdom.
Benefits (per person)	<ul style="list-style-type: none"> ▪ Medical Expenses Unlimited ▪ Personal Belongings/Baggage (including sports equipment) GBP10,000 ▪ Electronic Business Equipment GBP5,000 ▪ Money GBP5,000 ▪ Loss of passport GBP1,500 ▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses GBP10,000 ▪ Travel Delay: After 4 hours – GBP75 per hour thereafter up to GBP750 maximum any one journey ▪ Personal Liability any one event GBP10,000,000 ▪ Kidnap, Ransom and Extortion GBP250,000 ▪ Personal Security Assistance GBP25,000
Excess	<p>Personal Belongings: 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>Money: Where the amount of cash exceeds GBP3,000, the policyholder shall be liable for 20% of such excess amount.</p>
How to make a claim	<ul style="list-style-type: none"> ▪ Zurich Travel Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim. <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;">Tel. +44 (0)1489 868 888</p> <ul style="list-style-type: none"> ▪ 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. ▪ All incidents/claims should also be reported to: <p>Contact: Alison Todd, Marsh Ltd Tel: 0131 311 4209 Email: alison.todd@marsh.com</p>

	<ul style="list-style-type: none"> 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.
<p>Travel Assistance/Hotline</p>	<p><u>Zurich Travel Assistance</u></p> <p>Medical Assistance For useful pre-travel advice, visit www.zurich.co.uk/zurichtravelassistance</p> <p>While you're away, you have a 24 hour helpline for:</p> <ul style="list-style-type: none"> Emergency Response – if you run into serious difficulties or a life-threatening situation, a team of security specialists are available to assist you. Emergency Medical Help – includes arranging medical care and repatriation if you need it Emergency Cash Advance – to replace cash lost or stolen during your journey Emergency Message Communication – to pass messages to family and business colleagues in an emergency Legal Referral – gives you access to an Embassy or Consulate if you need legal assistance Travel Support – including assistance with lost or stolen documents, baggage or tickets <p style="text-align: center;">Tel. +44 (0)1489 868 888</p> <p>Security Assistance 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"> Country Alerts – Global Incident monitoring and notification service Country Profiles – Comprehensive country specific travel information Pre-Trip Advice – Complete Travellers toolkit of safety information and advice, including Travel Angel, with App based training modules Profile & Documents – A safe and secure personal document store When downloading the App, please use ZUR1531523 (case sensitive) as the policy number. <p>Please also visit www.zurich.co.uk/zurichtravelassistance</p>

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.

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

UK Athletics Limited · Athletics House · Alexander Stadium · Walsall Road · Birmingham · B42 2BE 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

Important Information

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