

# 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 insurance cover which applies while you are involved in “athletics activities.” 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

<b>Covering</b>	<p>This policy relates to legal liability of Athletes, in respect of those activities mentioned above.</p> <p><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.</p>
<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>	<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>▪ There is no cover provided when athletes are training independently of their club (e.g. out for a run at night on their own causing injury to a member of the public).</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 an athlete'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>

**TRAVEL INSURANCE - ATHLETES**

<p><b>Insured Persons</b></p>	<p>Athletes on representative duty of UKA, England Athletics, Scottish Athletics, Athletics Northern Ireland or Welsh Athletics (NB club competitions are not included)</p>
<p><b>Operative Time</b></p>	<p>Whilst present at, competing in and travelling to and from major athletics meetings and training camps worldwide.</p>
<p><b>Benefits (per person)</b></p>	<ul style="list-style-type: none"> <li>▪ Medical Expenses <span style="float: right;">Unlimited</span></li> <li>▪ Personal Belongings/Baggage (including sports</li> </ul>



	<ul style="list-style-type: none"> <li>equipment) £10,000</li> <li>▪ Electronic Business Equipment £2,000</li> <li>▪ Other Business equipment £1,500</li> <li>▪ Money £5,000</li> <li>▪ Credit, Debit or Charge Card misuse £5,000</li> <li>▪ Passport Indemnity (loss of passport, Tickets, Visa or Driving Licence) £2,000</li> <li>▪ Cancellation, Curtailment, Rearrangement and Replacement Expenses £250,000</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 £5,000,000</li> <li>▪ Kidnap, Ransom and Extortion £250,000</li> <li>▪ Personal Security Specialist Expenses £10,000</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>
<b>How to make a claim</b>	<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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## 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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