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|  | **2013** |
|  | Mid Sussex Triathlon Club |

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| **Insurance** |
| **Summary of protection provided by Triathlon England for the club and for individuals.** |

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## ****Introduction****

The purpose of this document is to summarise the insurance cover provided under the club’s insurance via Triathlon England and also to club members who take up separate and individual membership with Triathlon England. The two main areas of cover provided relate to Public Liability and Personal Accident.

The commentary does not extend to include advice in relation to insurance for your bike or other equipment and does not provide advice in relation to medial or travel insurances. This is because the needs of the individuals will vary and the covers may be arranged in different ways. For instance your bike may be insured under your household insurance; specific bike insurance or within your travel insurance. In relation to medical insurance there may be cover under a travel policy or through a private medical scheme at work.

It should be noted that the club covers do not extend to provide any protection in relation to your personal equipment or for any medical covers and therefore the responsibility rests with the individual to arrange separate protection.

Much of the commentary contained herein replicates the information provided on the Triathlon England website. It is not expected that there would be any change covers before expiry of the current arrangements (29.11.12.) however before relying on this information, it would be prudent to check by referring to the details at <http://www.triathlonengland.org/>

## ****What insurance protection is provided for our Club and for the annual Mid Sussex Sprint Triathlon?****

At *the* race

As Mid Sussex Triathlon Club is a member of Triathlon England, insurance cover is provided for all volunteers at club races for negligence and protection for all club members from a damages claim if the club is responsible for an accident.

Volunteers at club races can now benefit from the insurance in respect of their own negligence, provided that the race is registered with Triathlon England if it is open to triathletes who are not members of the club.

Other activities

The public liability cover includes claims arising from club activities while at home or abroad, social functions/meetings, sporting activities of swimming, cycling, running, transition and core strength training, triathlon, duathlon and related multisport events, such as aquathlon and cross triathlon.

Additional responsibilities as committee members

Some individuals are also reluctant to take up positions of responsibility within clubs because of perceived potential financial liability in respect of club funds. To help combat this; the club insurance has been extended to provide “Directors and Officers” cover for committee members and other club officers.

Limit *of* Cover

The Public Liability indemnity limit is £10m any one accident/occurrence, limited to this amount in the aggregate for Products Liability.

From 1 November 2011 all clubs that are members of Triathlon England will have the benefit of the club insurance. This means that when clubs renew their membership for 2012 there is a single membership cost, which is equivalent to the combined 2011 cost of membership and the insurance option.

## ****How**** ****can I be confident that the club insurance is valid?****

Evidence of the current insurance policy in force is detailed at the end of this summary.

In Mid-Sussex Tri Club we are proud to have as members a number of both qualified and trainee coaches. The next section explains the cover provided in respect of their potential liabilities.

## ****What cover is provided for me when acting as a coach, either qualified or as a trainee?****

Coaches Insurance

* Included in the individual membership fee in respect of Triathlon England, triathlonscotland and Welsh triathlon (the Home National Associations)
* Cover for trainee coaches under the supervision of a qualified coach

Professional Indemnity/Public Liability (for coaches)

This cover recognises that any qualified coach could be found negligent in their duty to participants, spectators or the public arising out of their conduct including professional acts, advice, errors or omissions and as a result be held legally liable for loss.

Qualified coaches are insured to a limit of £10 million per incident and in the aggregate in total any one period of incident.

This includes claims arising from coaching triathlon activities whilst at home or abroad. Qualified coaches are insured for carrying out the types of coaching for which they are qualified together with any incidental advice while coaching in the sporting activities of triathlon, duathlon and related multisport events, such as aquathlon and cross triathlon (this includes transition and core strength training).

Insurance cover is in force for Qualified Coaches with a limit of earnings up to a Gross Income of £10,000.  Qualified coaches earning more than this limit will be recognised as Commercial Coaches and their own separate insurance arrangements will be required.

It is important to note that the insurance covers your legal liability and legal costs and expenses in the event of negligence and does not cover deliberate acts.

## ****Does the club insurance cover me for *my* training and racing?****

There is a common misconception relating to the club insurance cover. Triathletes who join clubs that are affiliated to Triathlon England may assume that they also benefit from the public liability cover for accidents that they cause personally when training with the club and that they would be able to claim on the personal accident cover for certain types of serious injury that they may suffer. These assumptions are incorrect.

To gain the benefit of these elements of cover they would need to join Triathlon England as individual members as well. This is particularly important for individuals who do their bike training on public roads.

The next section summarises the cover provided for individuals when purchasing individual membership.

## ****What cover is available to me as an individual?****

Public Liability (with individual membership)

It is possible that any individual member who joins a Home Nation Association could be found negligent in their duty to participants, spectators, facility providers or the public and as a result be held legally liable for an accident, injury or damage to property or individuals.

If you take up membership with Triathlon England (which, as a club we highly recommend) you will benefit from Public Liability as follows:

* Individuals are insured for Public Liability to a limit of £10 million per case.
* Covers claims from triathlon activities at home or abroad.
* Activities extend to those carried out whilst training for and participating in non-competitive and competitive swimming, cycling and running activities of triathlon, duathlon and related multisport events, such as aquathlon and cross triathlon.
* All swimming, cycling and running activities (e.g. leisure cycling or cycling to work) can count as training and transition and core strength training is included.  It is not necessary for you to be training for a specific event.

It is important to note that the insurance covers your legal liability and legal costs and expenses in the event of negligence only, and does not cover deliberate acts**.**

**Recovery against third parties can be limited due to contributory negligence from not wearing a helmet.** **It is therefore highly recommended that you wear a helmet when cycling.**

The next section summarises the cover available in respect of Personal Accident cover**.**

Personal Accident Cover (with individual membership)

A limited level of benefit is available in relation to personal accident cover. This policy is not a substitute for medical insurance and does not cover for temporary or partial disablement or items such as physiotherapy. In addition, when travelling and competing abroad it is strongly recommended that members take out relevant travel and medical insurance.

* Available for individual members.  It is not available for associate memberships or day licence holders
* Cover for members injured while training, competing, refereeing, coaching, officiating or tutoring
* Cover if available for those aged 5 to 75 years inclusive (members over 75 can gain inclusion subject to notification and approval)

The benefit limits are detailed overleaf.

Personal Accident *policy* limits:

|  | **Officials\*\* Limit** | **Individuals Limit** |
| --- | --- | --- |
| Lump Sum Benefit for Death (20% for under 16s) | £10,000 | £5,000 |
| Permanent Total Disablement\* | £50,000 | £50,000 |
| Loss of Limbs, Eyes, Speech, Hearing | £50,000 | £50,000 |
| Loss of Hearing in one ear | £12,500 | £12,500 |
| Emergency Dental Costs | Max £5,000 | Max £5,000 |
| Hospitalisation Benefit | £25 per night up to 30 nights (excluding 1st night) | |

**\***Defined as “any and every” occupation excluding professional cycling or occupational cycling. N.B. This is a limited form of cover as the policy would only respond if you were unable to participate in *any* form of employment and not simply your usual job.

**\*\***Officials include qualified coaches, referees and safety officers

For full policy terms including the list of Capital Benefits, Sums Insured, Conditions and Exclusions please refer to the policy wording supplied by insurers.

The next and final section of the document provides evidence of the current club insurance cover in place.