

INSURANCE COVER FOR ATHLETES

As an athlete who has paid (or is deemed to have paid) subscriptions to a UKA affiliated club or organisation, you are automatically provided with insurance cover which applies while you are involved in "athletics activities" as part of a team representing UKA or affiliated bodies. This not only relates to training and competing, but also club / region administrative meetings.

This pamphlet 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.*

WHAT COVER IS PROVIDED?

A. PUBLIC LIABILITY AND THIRD PARTY INSURANCE

This policy relates to injury to others or damage to property caused by an athlete whilst training or competing and provides protection to the individual against personal claims.

The amount of cover provided for any one incident is up to £10,000,000. In the case of property damage the first £750 of any claim is not covered.

The policy covers activities within Great Britain and Northern Ireland, and is extended to worldwide when the athlete is part of a representative team.

The following are examples of where cover would apply, subject to legal liability being proven:

- Bodily injury caused by your negligence to a third party (including athletes, club members etc)
- Injury caused as a result of incidental first aid administered.
- 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.

GENERAL POINTS TO NOTE

- This is not a personal accident policy, liability for injury or damage has to be established (if an athlete trips over their own shoelaces and breaks an arm, unless they can prove that another athlete or a club was to blame there is no cover).
- There is no age limit applied to the cover.
- 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).
- If injury or damage is caused by a deliberate act or omission there is no cover.
- Damage to or loss of an athlete's personal property may be covered by travel insurance.
- The policy does not provide cover for any loss or damage incurred through the use of a motor vehicle, which would otherwise be covered by the Road Traffic Act and therefore be a matter for a claim against the relevant motor vehicle insurance policy.

B. PERSONAL ACCIDENT INSURANCE

This policy covers athletes over the age of 14 years and under 80 years when they are competing in and travelling directly to and from events organised or recognised by UK Athletics, as part of a team representing a national or territorial body. Personal accident cover does not depend upon proof of legal liability and, provided that there has been genuine personal injury that was not self-inflicted, benefits will be paid out.

COVER PROVIDED

Death	£50,000
Loss of eye or limb	£50,000
Permanent disablement from any occupation	£50,000

Temporary total disablement Up to £250 per week or 100% of net weekly wage
whichever is less for 104 weeks

GENERAL POINTS TO NOTE

- Temporary Total Disablement (TTD) cover is from the individual's 'usual occupation'.
- Permanent total disablement (PTD) cover is from any and every occupation.
- A 7 day deferment period applies to TTD
- No TTD benefit for ages 70 – 80 years.
- There is no cover for the loss of earnings for international athletes on GB duty who become injured.

C.TRAVEL INSURANCE

This policy covers athletes undertaking journeys outside the UK as a member of a representative team.

COVER PROVIDED

Medical expenses abroad	£1,000,000
Additional travel	£10,000
Costs incurred by cancellation	£5,000

The following cover also applies to athletes when they are travelling inside the UK, as part of a representative team, to and from events promoted by and for UK Athletics including championships and televised events. This does not include club competitions, e.g. leagues, interclub fixtures and the like.

Personal Property (single article limit £500)	£2,000 per person
Money	£500 per person

GENERAL POINTS TO NOTE

- A £25 excess applies to medical expenses, personal property and money claims.
- The Policy excludes pre-existing medical conditions known at the time of booking or travel.
- The Policy excludes persons over 80 years of age.

HOW TO CLAIM AGAINST TRAVEL INSURANCE - MONEY / PERSONAL PROPERTY

- Notify the team manager of the loss immediately and request that the loss is reported to the organisers (if appropriate).
- 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.

When the team returns from competition, advise UKA (Operations Team) as soon as possible. A claim form will be sent out which must be completed as fully as possible.

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, and notify Peter Sutcliffe, UK Athletics Health & Safety Co-ordinator. 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.

Copies of the form, or information collected, should be sent to the Health & Safety Department at UK Athletics at the address below.

In the event of theft or disappearance of property or valuables, these should additionally be reported to the local organiser and the local police.



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