

UK Athletics Liability Insurance

With effect from 31 October 2007 for the period to 30 October 2008, UK Athletics Ltd, England Athletics Ltd, Scottish Athletics Ltd, Welsh Athletics and Northern Ireland Athletic Federation have arranged Public Liability Insurance on behalf of all affiliated Federations, Regional Bodies and all affiliated clubs/associations within the British Isles.

The policy of Insurance has been arranged with ACE Europe & Lloyds, under Policy Numbers 43UKC14303 & 05900571T05 who agree, subject to the terms, exclusions and conditions contained or endorsed on the Policy, to indemnify the Insured against all sums which they shall become **legally liable** to pay as damages for occurrences in respect of:-

- (a) Accidental Bodily Injury to any person
- (b) Accidental Damage to Third Party property
- (c) Injury resulting from negligent advice and instruction given by a coach to an athlete

Arising out of or in connection with their activities anywhere within the United Kingdom

The limit of Indemnity provided arising from any one occurrence is **£20,000,000 (£1,000,000 for negligent advice)** of which, in addition, Insurers will also pay costs and expenses incurred by the Insured club or Insurers with the written consent of the Insurers.

Legal Liability Cover will include the following:-

1. Injury or Death to participating athletes and officials.
2. All activities of the Insured and Committees whether actual events, race meetings, training sessions, fund raising and other social events, including Road Races.
3. Indemnity for damage to leased or rented premises.
4. Volunteers acting on behalf of the Insured, or organising body, at any event held under the auspices of the Insured.
5. Coaches, Trainers and Auxiliary Coaches providing such persons are qualified to give advice or instruction, or are working under the control of such a person, or who are in the course of their qualification, and always providing that such persons have a current UKA Pass and Licence and are acting within the confines of their pass and licence.
6. Liability resulting from food and drink sold or supplied.
7. Liability which could result from road races including marathons held on public highways.
8. Indemnity to Principals clause. This would provide indemnity to any body with whom the Insured would seek permission to use their land or property, such as, Local Authorities, M.O.D and private landowners and companies.

Cover excludes the following aspects:-

1. The first £250 of each and every claim made against any member coach, official or athletics club/athletics association of the Insured in respect of damage to third party property increasing to the first £750 of each and every claim made against any other organisation, body etc in respect of damage to third party property.
2. Medical and Physiotherapeutic treatment. However, this would not exclude any liability which could result from incidental first aid administered.
3. Motor Vehicle Road Traffic Act Liability.
4. Liability caused by or arising from any deliberate act or omission.
5. Property Owners Liability.
6. Hazardous activities, i.e. bonfires, bouncy castles etc.

ANY CLAIMS OR ENQUIRIES SHOULD BE DIRECTED TO

Oval Insurance Broking Limited

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