



Pétanque
ENGLAND

SPORTS INSURE

Insurance FAQs – Pétanque England

Combined Liability Cover

Who is covered?

The PE Insurance is designed to meet the needs of its regional committees, volunteers, registered clubs, affiliated leagues, umpires, officials, coaches and individual members all of whom are insured under the Liability policy with Sportscover Europe Ltd.

Entitled to Indemnity - Pétanque England (PE), its management committee, regional committees, volunteers, registered clubs, affiliated leagues, umpires, officials, coaches and individual members, come and try it members

All activities must be carried out in accordance with the rules of PE.

What Limits of Indemnity are in place?

- Public & Products Liability £ 5,000,000 any one event (any one period for Products/Pollution)
- Abuse cover £ 2,500,000 any one occurrence and in the aggregate
- Professional Indemnity £ 1,000,000 in the aggregate
- Libel & Slander £ 1,000,000 in the aggregate
- Directors & Officers £ 500,000 in the aggregate
- Employers Liability £10,000,000 any one event

What are we insured for?

- The playing, practising, umpiring and / or coaching of the sport of Pétanque
- The preparation, marking and setting up of associated playing or practice areas
- Committee and Annual General Meetings
- Coaches are insured for coaching at non registered clubs and non-members, subject to –
 - ❖ all coaches must be DBS checked
- Minor fund raising activities - subject to –
 - ❖ Such registered clubs, affiliated leagues and individual registered members and volunteers do not own, rent or lease premises or playing surfaces
 - ❖ The maximum capacity at any event not exceeding or expected to exceed 250 people unless notified and agreed by underwriters
 - ❖ The exclusion of any event involving inflatables or motorised rides, water or height activities, car boot sales firework displays and/or bonfire parties
- Clubs are insured to run Open events, come & try it sessions, 1 league per annum, guest membership – subject to –
 - ❖ Such events being officially recognised by and operated in accordance with the rules of the association
 - ❖ Each event to have a suitable Risk Assessment completed in line with the Association Guidelines

- ❖ The maximum capacity at any event not exceeding or expected to exceed 250 people unless notified and agreed by underwriters
- ❖ The exclusion of any event involving inflatables or motorised rides, water or height activities, car boot sales firework displays and/or bonfire parties
- ❖ A maximum of 5 events per year
- ❖ Try event sessions where non-members can attend up to a maximum of 5 times prior to them becoming a member
- ❖ Additional League - Individual clubs may run 1 league per year for members and non-members with a maximum length of 26 weeks
- ❖ Guest Membership. Non-members would be allowed to play for a maximum of 30 days of play prior to joining the PE

ALL ACTIVITIES MUST BE CARRIED OUT IN ACCORDANCE WITH PE RULES

Is there a policy excess to pay in the event of a claim?

A £250 excess applies to any claim relating to Third Party Property Damage and / or Directors & Officers claims

Is damage to my own Property/ club equipment covered?

Not under this Liability policy, you can arrange to insure your club property and equipment by calling Natalie at Sports Insure on 07885 984374

Are we able to insure trophies?

Yes, although this is separate to Liability Insurance. As part of your quote with Sports Insure please do raise this and their team can provide a quote for you.

Does the Liability Insurance cover me if a claim is made against me for injury to another person or damage to someone's property?

Yes, the Sportscover Liability policy will defend claims made against you for negligence. Please note any claims relating to deliberate or criminal acts are excluded.

Do I have Liability cover if I am taking part in a non-Pétanque Activity?

No, the cover is only in place for those activities detailed on the first page of this document

Is a club member insured to teach within the club?

Yes a club member can teach within their club, to their level of teaching/coaching qualification, and will be insured for public liability and professional indemnity sections of the liability insurance.

However, Coach-led sessions must be undertaken by an appropriately qualified coach.



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As a club officer will I be liable for any financial loss that the club may incur?

If the club is unincorporated, the officer (and its members) could be liable for any and all financial losses incurred by the club. The Directors and Officers/ Trustees indemnity insurance is provided to support you for claims in this area for allegations which may come against the officer whilst undertaking their role.

If the club is incorporated the directors may still find themselves personally liable and therefore Directors & Officers/ Trustees indemnity Insurance is essential.

Please note this is a different type of cover to Professional Liability, which is a form of liability insurance which helps protect professional advice given by your club this is also known as errors and omissions cover.

Does the Policy include Employers Liability cover?

Yes, the limit of indemnity provided is £10,000,000 any one incident

Why do we need Employers Liability cover if all our coaches are volunteers or self-employed?

Under British Law, you can still be called an “employee” even if you are not paid. Our advice would always be to take out Employers' Liability insurance. The type of contract in place with the coach may also mean you have employee employer relationship. In general, you may need employers' liability insurance for someone who works for you if any of the following apply:

- You have the right to control where and when they work and how they do it
- You supply most materials and equipment
- You have a right to any profit your workers make although you may choose to share this with them through commission, performance pay or shares in the company. Similarly, you will be responsible for any losses
- You deduct national insurance and income tax from the money you pay them
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work
- They are treated in the same way as other employees, for example if they do the same work under the same conditions as someone you employ.
- It is essential that when you use Self Employed Coaches you check the terms of contract for their services to establish if you will be classed as their employer, that they have their own Public and professional Indemnity insurance in place.

Employers' Liability provides protection to your club, as the employer, in the event any of the volunteers or employees becoming injured themselves and suing your club for negligence.

What information do I need to record when an accident occurs?

We would recommend that a designated person within your club is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded. Please ensure your club has an accident book to record all such information.

In respect of Safeguarding allegations records should be kept indefinitely.

Is there a time limit to make a Liability claim?

There is a statute of limitations for an injured party has to bring a claim for injury against you. Usually 3 years or if they are a child up to 3 years from their 18th birthday. This however can be reviewed by the courts dependant on the circumstances. It is imperative however that you notify any circumstance which may give rise to a claim as soon as you are aware of it.

What is the procedure if the club needs to report an incident?

Please contact the Sports Insure Claims Team on – 01332 632085

Are we required to complete risk assessments for all club activities?

Yes. It is essential that you undertake risk assessments for the activities of your club to support you in your risk management. You and your club owe a duty of care to those around you.

If an allegation for negligence is made against you or your club the risk assessments will be needed to evidence what you have reasonably been able to do to prevent an incident occurring.

Does the club need to purchase Travel Insurance to competitions outside of the UK?

Although the Liability cover is worldwide, the PE policy does not negate the need for Travel Insurance, sports Travel Insurance can be purchased from Sports Insure on 01332 632085

Are spectators at tournaments / training sessions covered for loss or injury?

The Liability Policy protects the club and its registered members for allegations of negligence should they injure other members or members of the public. If the spectators are injured as a result of your clubs or its member's negligence they have the right to bring a liability claim against you.

However, if a spectator injures themselves at an event and there is no negligence attaching to the club or its members there is no automatic payment to the spectator.

Are non-members covered by our Liability policy?

No, the only exception to this is if a person is attending a 'come and try it' session. The Insurance will provide indemnity to the participant on 5 separate occasions, on the 6th visit the person is only insured if they become a member of the club. Please note this does not affect the clubs cover. Clubs are insured for hosting 'come and try it' sessions, but PE rules must be followed.

Personal Accident cover

What is the difference between Public Liability Insurance and Personal Accident cover?

Public Liability Insurance covers the cost of legal action and compensation for claims made against your club or its committee members if a third party is injured or their property suffers damage whilst at your premises.

Personal Accident cover provides a set financial payment in the event of an accidental injury, such as death, permanent disability, physiotherapy, dental expenses etc.

Do we have any Personal Accident cover in place?

Yes, this cover has been introduced by the PE as a new membership benefit with effect from 1st January 2018, the benefits provided are as follows:

- Death & Disablement (20% under 18 year olds) £10,000
- Medical & Ancillary Expenses Up to £500*
- Physiotherapy & Chiropractic (75% of Expenses) Up to £500*
- Loss of Income £50 per week (52 weeks max) (14 day deferment)
- Injury Assistance £30 per day (£1,500 max) (14 day deferment)
- Dental Expenses Up to £500*
- Hospitalisation Up to £500*
- Broken Bones (arm, wrist, leg, ankle, kneecap) Up to £250

***Please note a £50 excess applies to each and every claim under this section of cover**

Broken bones covered:

- Arm – Humerus, Radius, Ulna
- Wrist – Carpals
- Leg – Femur, Tibia, Fibula
- Ankle – Tarsals
- Kneecap - Patella

Who is covered by the policy?

Members, referees, coaches and officials all of whom are registered with the PE

When are we provided with Personal Accident cover?

Whilst playing, practicing, training, coaching, and refereeing in the sport of Pétanque, including travelling to and from any such activity.

(Please note 20% of the payment due would be made if a person became totally and permanently disabled as a result of an injury whilst travelling to and from the activity)

If I am injured how do I claim?

Please contact the Sports Insure claims team on – 01332 632085 to request a claim form