



**SPORTS** INSURE

# English Pétanque Association

Insurance Presentation

13<sup>th</sup> January 2018

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Associate Director

# Sports Insure - Background

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## **Sports Insure is a trading division of the Henderson Group**

**Established in 1986**, The Henderson Group has become one of the UK's largest privately owned commercial and corporate insurance brokers. The group operates from 14 offices and employs over 300 staff covering a multitude of risk and insurance disciplines. We are also Lloyds of London accredited via our London City office.

We provide insurance & risk management advice and an in-house claims service to some of the UK's leading Sports and Leisure Associations including :

- National Field Archery Association
- The World Professional Billiards and Snooker Association Ltd & the English Partnership of Snooker & Billiards
- Skateboard England
- GB Boxing & Boxing Scotland
- Goalball UK
- Motorsport Ireland
- Motorcycle Federation
- British Speedway Promoters Association



# Liability Insurance

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A Public Liability policy will pay damages for personal injury and property damage where negligence is proven against you, however such policies would not provide cover for the following risks :

- Professional Indemnity – bad advice, coaching, instruction
- Libel and Slander – emails, newsletters, websites, forums
- Directors' and Officers'/Trustees Indemnity – decisions taken whilst managing the club
- Abuse cover – children and vulnerable adults
- Employers Liability – injuries to employees / volunteers
- Personal Accident – cash benefit following an injury

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- How should a Governing Body protect its constituents?

# EPA - Combined Liability Insurance

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We have placed a Combined Liability Policy for the EPA with Sportscover Europe Ltd, Effective date 1<sup>st</sup> January 2018

The following covers are in place:

- Public Liability - £5m Limit
- Products Liability - £5m Limit
- Professional Indemnity - £1m Limit
- Libel and Slander - £1m Limit
- Directors' & Officers' Liability / Trustees Indemnity - £500k Limit
- Employers Liability - £10m Limit
- Abuse cover - £2.5m Limit

£250 Excess - Third Party Property Damage claims

£250 Excess - Directors & Officers claims

**A free legal helpline is also in place for committees with Arag**

The logo for Sports Insure, featuring the word "SPORTS" in red and "INSURE" in white, both in a bold, sans-serif font, set against a dark blue rectangular background.

# Who is Protected by the Policy

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- English Pétanque Association
- Management committee
- Regional committees
- Volunteers
- Registered clubs
- Affiliated leagues
- Umpires
- Officials
- Coaches
- Individual members
- Come & Try it members – such individuals are only insured for 5 sessions  
(on the 6<sup>th</sup> visit they should affiliate in order to be insured)

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# Insured Activities

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- The playing, practicing, 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
- Minor fund raising activities
- Clubs are insured to run open events, come and try it sessions, 1 league per annum & guest membership

***All activities above must be carried out in accordance with the rules of EPA***



# Personal Accident Benefits

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**Insured Persons:** members, referees, coaches and officials all of whom are registered with the EPA

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

## Benefits:

- 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**

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## Advice Going Forward...

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- FAQ's will be distributed...
- A Members Information Portal will be developed which will host the insurance cover information for your clubs and members
- General queries on the Insurance cover - Natalie Wale - 07885 984374  
[natalie.wale@sports-insure.co.uk](mailto:natalie.wale@sports-insure.co.uk)
- Account Broker - Alpesh Patel - 01332 632085 [Alpesh.patel@sports-insure.co.uk](mailto:Alpesh.patel@sports-insure.co.uk)
- Claims telephone number - 01332 632085
- Managing Director - Nigel Hayden - 07889 304727 [nigel.hayden@sports-insure.co.uk](mailto:nigel.hayden@sports-insure.co.uk)
- **If your club requires property/equipment cover or sports travel Insurance please call Natalie - 07885 984374**

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