



# **English Pétanque Association**

Insurance Presentation 13<sup>th</sup> January 2018 Natalie Wale Cert CII Associate Director

## **Sports Insure - Background**

#### 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**

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

ORTSINSURE

- Abuse cover children and vulnerable adults
- Employers Liability injuries to employees / volunteers
- Personal Accident cash benefit following an injury

How should a Governing Body protect its constituents?

## **EPA - Combined Liability Insurance**

We have placed a Combined Liability Policy for the EPA with Sportscover Europe Ltd, Effective date  $1^{st}$  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



## Who is Protected by the Policy

- 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 6th visit they should affiliate in order to be insured)



#### **Insured Activities**

- 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 nonmembers
- 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 <u>must</u> be carried out in accordance RTS INSURE with the rules of EPA

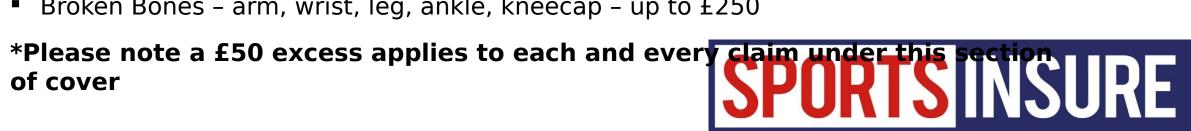
#### **Personal Accident Benefits**

**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



### **Advice Going Forward...**

- 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
- Account Broker Alpesh Patel 01332 632085 <u>Alpesh.patel@sports-insure.co.uk</u>
- Claims telephone number 01332 632085
- Managing Director Nigel Hayden 07889 304727 <a href="mailto:nigel.hayden@sports-insure.co.uk">nigel.hayden@sports-insure.co.uk</a>
- If your club requires property/equipment cover or sports travel Insurance please call Natalie 07885 984374