

FA LICENCED COACHES CLUB INSURANCE

Frequently Asked Questions

This should be read in conjunction with the policy summary displayed on this web site.

1. What type of insurance do I receive?

If you elect to take the FALCC cover, two forms of insurance will be in place, Personal Accident Insurance, which covers permanent injury to yourself as the coach, and Civil Liability which covers injury and damage for which you are legally liable for. A more detailed summary of these covers are available elsewhere on this site.

2. What activities are covered by the policies?

Cover will operate whilst participating in any authorised/recognised activity of The FA Licensed Coaches Club.

These activities will generally be coaching and training sessions for players of all ages, eligible to play football, under the control of a FA Licensed Coach

3. If I am working for a Club or Association, will the Club / Association cover me for my own coaching activities?

A number of FALCC coaches have sought the FA's advice regarding the continued insurance protection they would receive if they rely only on insurance cover provided by their clubs or County FA's. As these covers can vary considerably it is difficult to be definitive; however there are aspects which are critical for coaches to consider:

The FALCC insurance provides full civil liability protection, including; Public Liability and Professional Indemnity. Many club policies only cover Public Liability losses; no protection is given for coaches providing advice.

Club policies generally only provide cover whilst the coach is working within that club. Any coaching activities undertaken outside this environment say at a school or for a community project would not be covered. The FALCC scheme is fully transportable, covering recognised coaching activity away from their club.

The FALCC limit of indemnity is £5 million. Club covers can be lower; it is worth remembering that awards made by the courts for sport related injuries are, like all court awards, rising faster than inflation.

If a coach has not taken out the FALCC insurance and was covered by the FACA coaches scheme last year, there is a danger that unreported incidents, which have occurred prior to 1st August 2011 may be uncovered. Policy terms and conditions require immediate reporting of claims incidents regardless of whether or not the coach had any knowledge of any legal action".

4. If I am a paid employee of a Club or Association, will the FALCC policy cover still provide cover?

No, not whilst you are working on behalf of the Club or Association, this cover should be provided by the Club or Association.

5. If I am working for a Club or Association as an Employee, will the policy cover still protect me for separate coaching activities in my spare time?

Yes.

6. Can any FA licensed coach take out the insurance?

Protection is for the benefit of *individual* FA Licensed Coaches working as a coach in football. The policies are not designed to protect coaches operating under a business with a trading name. We are however able to provide cover and you should contact Perkins Slade on 0121 698 8160.

7. Does the FALCC policy cover any assistant coach/parent?

No, Insurance only covers the negligence of an FA Licensed Coach, and does **not** extend to negligence caused by someone else. If they have a level 1 FA coaching certificate, they can however take out their own cover via FALCC.

8. Is Liability whilst I use my Vehicle Insured?

Among the important exclusions from this cover is that of motor vehicle use. In other words, motor risks still have to be personally and separately insured by members. In no circumstances will this policy step in to fill the gap if there is no motor insurance in force.

9. How many children can I coach at any one time?

You should refer to current best practice guidelines provided by the FA.

10. If I hire a facility to run a coaching session who's insurance is used?

Policy cover automatically extends to include your legal liability for damage to premises / property hired by you for training or coaching purposes.

However, premises owners often seek to impose very onerous contract conditions on coaches who hire training or practice facilities, trying to make them sign up to accepting responsibilities for all loss, injury or damage arising out of the hiring, how so ever caused. Your FALCC insurance, however, will only respond if such claims resulted from the negligence or breach of legal duty by you, the FA Licensed Coach, so it would be unwise to sign such a broadly worded contract. Better by far to state that responsibility is only accepted for losses resulting from your negligence or breach of statutory duty - if not, be aware of your personal exposure to uninsured claims.

11. Does my insurance provide cover for coaching abroad?

The Insurance policy will cover you during coaching assignments worldwide, However, it is important that you realise this is liability cover only. These assignments must be for a period no longer than 6 months. Cover will not be extended beyond this period.

Full travel cover may be obtained via our brokers on line travel facility available at:
www.ps-sports-quote.com

12. Does cover include coaching foreign players in the UK?

Insurance is principally developed for grassroots to youth level coaches. Where coaches are involved with professional players, The FA would expect the clubs insurance policy to take precedence.

However, where you are coaching amateur players who are temporarily resident in the UK - policy cover extends to include this situation.

13. For additional business insurance - Who can I contact?

Cover may be obtained via Perkins Slade Ltd, using email: sports@perkins-slade.com or telephone 0121 698 8160.

14. To make a claim, who can I contact?

All Incidents should be reported *immediately*. Incident report forms are available separately on this web site, although we are always pleased to discuss individual incidents and provide support and advice. Telephone 0121 698 8160

16. If I allow my policy to expire, am I still covered for incidents that have occurred prior to expiry of my policy?

Any incidents that occur must be reported to insurers *immediately*. Once a policy has expired, any claims incidents which are unreported, will not be covered by the policy, regardless when they occurred.

15. For loss of earnings whilst injured, will The FA Coaches Club reimburse lost earnings?

No, the Personal Accident policy cover is restricted to lump sum payments for permanent injury. Individual policies for weekly benefits following injury may be obtained via Perkins Slade Ltd, on: www.ps-sports-quote.com