

# YOUR GUIDE TO SPORT & RECREATION INSURANCE

When you start working with us, your dedicated account team will conduct a detailed review to assess your insurance needs. Below are some of the key covers you or your members could benefit from.

## Contact

**Telephone: 0121 698 8000**

**Email: [sports@perkins-slade.com](mailto:sports@perkins-slade.com)**

## CIVIL LIABILITY

**All individuals who take part in sport and recreation, either as administrators, officials, coaches or participants, have a Duty of Care to ensure they do not cause personal injury, financial loss, or damage to property.**

**If their actions do cause injury, loss or damage and “negligence” can be proved, they become legally liable to pay compensation.**

**Civil Liability will protect national governing bodies and their members [and volunteers] against legal liability. Cover, which is Worldwide, embraces the activities of the insured, including social, fundraising and administrative activities.**

**Civil Liability is the generic title for a single insurance policy that embraces four classes of liability insurance:**

### PUBLIC LIABILITY

*Provides cover for legal liability following accidental injury to another person or damage to third party property. It also includes 'member to member' protection.*

*Unusually, our policy will provide for awards following alleged mental or physical abuse (providing the correct risk management procedures are in place).*

*Cover is available at a minimum limit of indemnity of £5 million, although we would encourage you to consider higher limits, based on the level of damages now being awarded in the civil courts.*

### PROFESSIONAL INDEMNITY

*Protects instructors, coaches or others who supply a skill or service, against their legal liability to compensate third parties who have sustained injury, loss [financial or otherwise] or damage, due to errors or omissions in advice.*

### LIBEL AND SLANDER

*Protects against the consequences of defamatory statements, which injure the reputation of others by causing them to be subject to hatred, ridicule, contempt or fear, so that their reputation suffers or they are prejudiced in other ways.*

### DIRECTORS' AND OFFICERS' LIABILITY

*Directors and officers [association or club officers and officials] have certain duties to perform and may be held accountable for a breach of those duties. Most clubs are 'unincorporated' and therefore do not have a legal identity. In other words they cannot be sued, but the committee and officers can be. This insurance provides protection against the threat of personal litigation, for example, in relation to mis-management, employment disputes or breach of statutory provision.*

## EMPLOYERS LIABILITY

*By law, all employers must insure against their legal liability for injury, disease or death to employees arising from their employment.*

*Our cover includes not only those who would typically be thought of as employees (e.g. groundsman or bar staff), but also volunteers who can be described as employees, even if they do not receive expenses or remuneration.*

## PERSONAL ACCIDENT

*Injuries in sport are not uncommon and on tragic occasions may be so serious that an injured person is no longer able to enjoy a normal life or career.*

*Personal Accident Insurance offers an immediate lump sum payment in the event of a fatal accident, or accident leading to a permanent total disablement. Benefits can also be extended to include other, less serious, injuries.*

*This insurance would in no way compromise a liability claim, but does give an opportunity for an individual, whose life has been drastically changed, to begin to make any necessary adjustments to starting a new life.*

*Benefits available include:*

- fatal accident
- broken bones
- permanent disablement
- hospitalisation
- loss of sight, speech, hearing or limbs
- convalescence

## COMMERCIAL COMBINED

*Protects your organisation against loss of, or damage to, your own property, and/ or loss of income.*

*Policy features include:*

- destruction of, or damage to, your property, including equipment, floodlights, courts, etc
- loss of revenue - if your organisation is unable to operate as a consequence of the loss or damage incurred
- additional increased cost of working - sustaining your business following a loss, for example, the hire cost of temporary premises, etc.

## LEGAL EXPENSES

*This is a low cost 24 hour assistance service, staffed by qualified lawyers, to give practical, informed legal advice in relation to all UK Law. Legal expenses can also provide funds, to cover legal costs, should it be necessary to prosecute or defend an action in relation to one of the following areas:*

- personal injury
- employment disputes and compensation awards
- policyholder's prosecution or defence employer's protection cover.

## TRAVEL

*Provides benefits for people who plan to participate in a sport or recreation activity either on tour or on holiday. Most standard travel insurers exclude accidents and medical expenses arising from hazardous activities. Our policy specifically provides this cover.*

*The policy is available via our web site at [www.perkins-slade.co.uk](http://www.perkins-slade.co.uk)*

***The cover detailed in this brochure should not be regarded as the full extent of the policy cover provided, nor the exclusions applicable to it. A full policy wording of the above cover[s] can be provided upon request, prior to arranging cover.***

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