



## Your Public Liability Insurance with Volleyball England – FAQ

If your question isn't answered here please contact Martin Lindsey at [m.lindsey@volleyballengland.org](mailto:m.lindsey@volleyballengland.org).

### **What does Volleyball England Public Liability Insurance cover?**

Volleyball England insurance will protect you and/or your club if you are deemed negligent in injuring another person or causing damage to another person's property (Refer to cover summary document). Cover applies during official competitions and Volleyball related events approved by Volleyball England. This includes during official social events authorised and recognised by Volleyball England. If your event is likely to include activities such as firework displays and bouncy castles, you should first check with Towergate tlc at [englandvolleyball@towergate.co.uk](mailto:englandvolleyball@towergate.co.uk).

The insurance also covers Professional Indemnity for coaches & referees in their professional capacity worldwide. Clubs also benefit from Directors & Officers Liability Insurance for members acting in an official capacity for their clubs; this is also valid worldwide. Drivers taking players on behalf of their club are also covered.

### **Who provides Volleyball England's insurance cover?**

The insurance is provided by Sportscover Europe Ltd, arranged by Towergate tlc.

Insurers Registered Address: Sportscover Syndicate 3334, London Underwriting Centre, 3 Minister Court, Mincing Lane, London EC3R 7DD

### **Is there anything excluded from the Public Liability Policy?**

Exclusions are; damage to own property (or property in your custody), medical malpractice (administration of first aid by appropriate persons *is* covered), criminal or deliberate acts, damage to any data and ownership/use of vehicles.

### **Do we have to pay the first part of any claim?**

Excess charges are as follows; Property (£250 each and every loss, including an increase to £1500 for subsidence), Business Interruption (£250 for each and every loss), Money (£150 for each and every loss), Employer's Liability (£Nil), Public Liability (£Nil), Professional Indemnity (£Nil) and Directors & Officers (£Nil)

### **Do I require any other forms of Liability Insurance?**

Your membership of Volleyball England provides you with additional covers (where applicable) for example, Professional Indemnity protecting your coaches in their professional capacity with a limit of indemnity of £1,000,000 with a Worldwide Territorial limit.

Your membership of Volleyball England also provides Directors & Officers Liability Insurance for members in an official capacity with the Association or affiliated clubs.

**Does the Insurance cover guests to my club?**

Social Guests are covered. Non members visiting to try out the sport would be covered for a maximum of 2 taster sessions after which they need to become a member. These taster sessions for non members will need to be signed in with a time, date and contact details.

**Are there any age limits for the Insurance?**

There is no upper or lower age limit in respect of the Public Liability Insurance.

**If a group of teams decide to form a league would they require additional cover?**

You would need to declare this league to Volleyball England. Once recognised as under the auspices of Volleyball England then cover will apply. If not recognised you would need to contact Towergate tlc to arrange cover. ([englandvolleyball@towergate.co.uk](mailto:englandvolleyball@towergate.co.uk))

**Are coaches and referees covered and when does the cover apply?**

All registered coaches and officials are fully covered for all aspects of their duties at Volleyball England clubs. Referees are still covered even if they referee matches with clubs that are not affiliated to Volleyball England.

If as a coach or referee you act in a commercial capacity outside of your club you will require additional cover.

**Is our club covered at matches if the referee is not registered with Volleyball England?**

The registered club and the registered players' insurance cover remain unaffected but it would be good practice to check that the referee has suitable insurance cover in place in order to receive any Public Liability or Professional Indemnity Insurance.

**Does my club require Employers Liability Insurance?**

If your club employs anybody then it is a statutory requirement for you to purchase Employers Liability Insurance.

Volunteers should be treated in the same way as paid employees as the law does not restrict the definition of employees to those who receive payment for their services.

**When does the Public Liability Insurance start operating?**

There is no specific operative time in respect of the Public Liability Insurance (operative time applies to Personal Accident Insurance only) - cover is 'in connection with the activities of Volleyball England' i.e. official association activities.

Therefore all Volleyball activities undertaken with organisation / permission etc from Volleyball England or Volleyball England clubs including training etc are covered.

**Does the Public Liability Insurance operate outside the United Kingdom?**

Territorial limits - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Any other member of the European Union and elsewhere in the world in respect of injury, loss or damage caused by or arising from activities authorised or recognised by the EVA. Relating to any partner, director, member or employee of the EVA normally resident within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**What is included in the personal accident insurance policy?**

The insurance is provided by Chubb Insurance Company of Europe S.A., arranged by Towergate tlc.

All Volleyball England registered players, coaches and referees who are resident in the United Kingdom are covered under the Personal Accident Insurance. The operative time

is whilst engaged in activities organised by Volleyball England within the United Kingdom including travel to and from such activities.

Full details of the benefits of cover can be provided upon request by contacting Towergate Insurance at [englandvolleyball@towergate.co.uk](mailto:englandvolleyball@towergate.co.uk).

**What immediate action should we take if an incident occurs that could lead to an insurance claim?**

Record the details of the incident including witness statements if available. Then notify the Towergate tlc Claims Department on 01926 439439 who will advise you what further action to take.

**Does my membership to Volleyball England automatically qualify me for Travel Insurance cover and Personal Accident Insurance cover whilst abroad?**

No. Normal affiliated members and affiliated club members do not have Travel Insurance cover arranged. However Travel Insurance cover has been arranged for Directors, coaches, National Squads including national junior squads, team management and support teams organised by Volleyball England.

Full details of this cover are available upon request and please do not hesitate to contact Towergate tlc for a full summary of cover ([englandvolleyball@towergate.co.uk](mailto:englandvolleyball@towergate.co.uk))

We strongly advise that members not covered under Volleyball England travel insurance policy, who travel abroad whilst playing Volleyball ensure their Travel Insurance covers their activities fully or take out additional specialist sports travel insurance to cover any medical emergencies, as well as cancellation/curtailment, loss of baggage / passports etc. This is available from Towergate tlc - ([englandvolleyball@towergate.co.uk](mailto:englandvolleyball@towergate.co.uk)).