

BADMINTON England Membership Insurances: Frequently Asked Questions - 2015/16

1. What automatic insurance do the various parts of BADMINTON England receive? The following receive the Sport Recreation and Leisure Liability:

- The association, directors' and officers', its employees
- Committee members for the time being
- Volunteers, helpers and officials
- Affiliated county associations
- Affiliated clubs, coaches, members, leagues & umpires
- Social members (covered for social play only, no competitions)
- Line judges & Referees
- Internal verifiers, Tutors & Assessors
- Regional trainers
- Course participants
- Charity & Trustees
- Club England Active members/Direct members
- Tournament organisers
- Course learners
- Co-ordinators
- Activators

Please note indemnity is only provided to UK residents

2. What is Sport Recreation and Leisure Liability Insurance?

The Sport Recreation and Leisure Liability Insurance provides for legal liability following negligence, nuisance or trespass. Unlike other liability insurances it not only covers public liability (where you are liable for injury or damage to other persons or their property) but also includes cover for the following shaded areas in the table below. These represent areas in the Hiscox liability policy which would not be provided by a standard public liability policy.

Applicable To	Cover & Limits of Indemnity	Summary
BADMINTON England , Members, Registered or Licensed Coaches, Tutors, Trainers, Line Judges, Referees, Counties, Clubs, Employees, Volunteers, Activators & Co-ordinators (As detailed above)	Public Liability £10,000,000 any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
	Products Liability £10,000,000 in the aggregate	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
	Professional Indemnity £10,000,000 any one occurrence	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/ coaching) or failure to act
	Libel and Slander £10,000,000 any one occurrence	Important in respect of any newsletters / brochures you may produce, or internet forums held on your website
	Abuse £10,000,000 in the aggregate	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover)
BADMINTON England Counties, Clubs & Leagues	Directors and Officers £10,000,000 in the aggregate	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation
	Employers Liability £10,000,000 any one occurrence	Protection is provided in respect of legal liability for damages and legal costs arising out of death or bodily injury caused to employees and volunteer (non paid) employees in the course of their employment with the insured.

3. How is Employers' Liability different to Public Liability?

Employers' liability protects employers in the event of an injury to an employee in circumstances where the employer is legally responsible. Public liability protects the registered coach or club where a member or member of the public is injured or their property is damaged and the injury or damage is caused by the club or coach. If you are a licensed coach you may also purchase employers liability cover – please speak to the Education and Training Team for details.

4. What is 'Claims Made'?

The Sport Recreation and Leisure Liability policy is written on what is known as a "claims made" basis. This means that the policy provides cover for those claims reported during the period of insurance, rather than the policy that was in force at the time of the incident.

5. Does the cover include any legal expenses?

Yes, but only for legal expenses for defence of civil actions.

6. Why do I need Libel and Slander?

Issues can arise from comments innocently made on your web sites, articles, opinions or emails written which could potentially be libellous.

7. Does the policy cover anyone who is not a resident in England?

Insurance cover is only available to members who have a permanent UK address. Such members are covered for their liabilities in terms of recognised activities in both the UK and overseas, provided that any overseas trip is officially recognised/authorised by BADMINTON England.

Any member permanently living abroad is not covered.

Please note this is not a travel insurance policy, cover for which can be obtained from: www.ps-sports-quote.com

8. Does the liability policy provide cover anywhere in the world?

The policy will cover the insured anywhere in the world (with certain exceptions in respect of USA/Canada) provided you are on an official recognised/authorised trip.

9. If I am injured can I claim on the liability insurance provided by BADMINTON England?

No. If you are injured you may wish to seek legal advice on how to pursue a claim against the person responsible for causing your injury.

Please note that the Perkins Slade Sport Recreation and Leisure Liability policy is a policy to protect the insured in the event that they are sued by another party.

If you are a licensed coach you will automatically benefit from the new personal accident benefits which came into force November 2014. For further information please visit: <http://ow.ly/CyZD3>

10. Are there any excesses on the Sport Recreation and Leisure Liability policy?

No.

Please note all information provided is intended to be a summary, it should not be taken as a substitute for the full policy wording. Please see the policy itself for full terms and conditions. A full copy is available upon request.

11. Are there any age restrictions applicable to the Sport Recreation and Leisure Liability cover?

BADMINTON England stipulates that all registered coaches should be 18 years of age and over.

12. What do I do if I become aware or are involved in an incident?

You should immediately record all relevant information as defined in the [Incident Recording Guidelines](#)

If there are verbal or written allegations made against you, you should report the incident to Rob Pike at Perkins Slade on 0121 698 8041.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of insurers and COULD result in the withdrawal of any indemnity.

Please note that this is a liability policy where insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

13. Is there a time limit for making a claim under the policy?

You should notify Perkins Slade as **soon as you become aware** of any serious injury or damage to someone else's property. The policy is written on a 'claims made' wording which means the policy must be in force at the time the incident occurs and the claim must be made and advised to the insurer whilst the policy is in force. It is therefore vital that all incidents are reported as soon as you become aware of them.

14. What do I do if I lose my insurance certificate?

A duplicate certificate is available from BADMINTON England.

Club Specific Questions

15. Can I include someone else on my club policy?

Once a club has affiliated and BADMINTON England has received payment, the club affiliation will be activated. The Sport Recreation and Leisure Liability policy will automatically cover the club committee and officers and, in most cases, the members of the club, as long as they are listed in your club members list.

However, sometimes a local authority may request confirmation that your club has liability insurance in order to use their facilities. In this circumstance you may wish to show them your club certificate which has been issued to you by BADMINTON England.

16. If I am a Club Official what protection do I get?

As a club official you may not appreciate that the constitution of your club almost certainly makes you personally liable for the liability of your club and the actions of your members.

Perkins Slade's Sport Recreation and Leisure Liability provides Directors' and Officers' cover in order to protect you if you are sued for a negligent decision. As an example we frequently have claims following internal disciplinary disputes leading to exclusion of a member or coach. This can lead to legal action against the committee members for failing to follow the club constitution, or current human rights legislation.

17. I thought only Trustees needed Directors' and Officers' cover?

Trustees will usually sign legal documentation for the club. However, the constitution will extend liability to all club officials or members acting on behalf of the committee / club.

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18. Our club's employees and volunteers are included on the Sport Recreation and Leisure Liability policy. Why does our club need Employers' Liability as well?

If you have Sport Recreation and Leisure Liability insurance the club is insured for liability incurred by volunteers and employees following their negligent acts. Employers' liability provides protection to your club, as the employer, in the event any of the volunteers or employees becoming injured themselves and suing you for negligence.

19. We only have unpaid volunteers, do we need employers' liability?

Under British law you can still be called an 'employee' even if you are not paid. Our advice would always be to ensure employers' liability insurance is in place.

20. Are non-members covered by the policy for 'taster' sessions?

Individuals who may be interested in joining a club are insured for a maximum of 6 initial "taster" sessions.

For indemnity to apply it is essential that the club records their name, address and dates of attendance. These details must be retained as they may be called upon in the event of a claim.

The individual must be affiliated to BADMINTON England from their 7th visit. Failure to do so may mean that the insurance will be invalidated in the event of a claim.

21. What does the club abuse cover provide?

Abuse/safeguarding cover is imperative for clubs in view of the ever increasing responsibilities imposed by legislation. The abuse section of the policy provides protection for damages awarded against the club committee/officials for the abuse of children and vulnerable adults. There is no cover for the individual accused or alleged to be the abuser.

22. If the number of members in our club increases throughout the season will they be covered by our insurance cover?

All full members of the club will be covered during the policy period provided you have selected the correct band of membership type, all the required details have been supplied and payment has been received by BADMINTON England.

23. Our club sometimes organises social events, would the Civil Liability policy cover us for these?

The standard cover under the Sport Recreation and Leisure Liability provides indemnity for social events arranged by the club. If you are unsure about whether a particular event would be covered then please contact the membership team at membership@badmintonengland.co.uk to confirm.

Registered / Licensed Coach Specific Questions

24. Why do I need professional indemnity?

Professional indemnity provides cover for negligent advice. If you are coaching, for example, you would need this protection. A standard public liability policy will have a specific exclusion in respect of advice given.

25. I am a coach, are substitutions automatically covered if I am ill or on holiday?

No, any person who will be in charge of sessions in your absence should have a policy in their own name to protect them against claims for negligence while providing coaching and tuition.

26. I am a coach who arranges accommodation and travel as part of my coaching role for groups of people. Would I be covered under the Sport Recreation and Leisure Liability policy if something goes wrong with these travel arrangements?

The Sport Recreation and Leisure Liability policy is not designed to provide cover for "Tour Operators". The policy contains a specific exclusion in respect of the Package Travel, Package Holidays and Package Tour Regulations 1992. Further details of the indications of this can be obtained from Perkins Slade on telephone number 0121 698 8177.

27. Are there any turnover limits within the liability policy?

Yes, as a registered coach you are covered for a turnover of up to £10,000.

If you are a licensed coach you are covered for a turnover of up to £35,000.

If you earn more than this figure you should contact Perkins Slade Ltd on 0121 698 8177 in order to arrange cover in your own name.

Personal Accident Insurance Questions

28. Does every member receive personal accident cover?

No, you will only receive the benefits if you are a licensed coach who have gone through the accreditation scheme.

As part of the new coach license, BADMINTON England provide personal accident benefits including physiotherapy treatment (amongst other benefits) at no extra charge to the usual registered coach membership.

Benefits

	BENEFIT DESCRIPTION	BENEFIT AMOUNT	Scale of Benefits
Accidental Bodily Injury resulting in:	Death	£10,000	Loss of sight 100%
	Loss of sight	£50,000	Loss of hearing both ears 100%
	Loss of hearing one ear / both ears	£25,000 / £50,000	Loss of hearing one ear 20%
	Loss of limb	£50,000	Loss of speech 100%
	Loss of speech	£50,000	Loss of limb 100%
	Permanent total disablement – from any and every kind	£50,000	Loss of more than one limb 100%
	Dental expenses	£500	Loss of or total loss of use of:
	Optical expenses	Up to £200	<ul style="list-style-type: none"> • A foot below the level of the ankle 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15% • Any other finger 10% • Any other toe 5%
	Arm, wrist or hand	£100	Loss of use of :
	Leg, ankle or foot	£200	<ul style="list-style-type: none"> • The back of spine below the neck with no damage to the spinal cord 40% • The neck or cervical spine with no damage to the spinal cord 30% • A shoulder, elbow or wrist 25%
	Broken bones:	£200	
	Collar / cheek bone		
	Temporary total disablement (occupations of any and every kind) 7 day deferment and 52 week benefit period	£100	*This policy is extended to cover the cost of physiotherapy treatment recommended by a qualified registered medical practitioner and provided by a chartered physiotherapist up to a maximum sum insured of £300 in respect of any one accident or £1000 in the aggregate in respect of any insured person during any period of insurance up to a maximum of £25,000.

For full details of the coach licensed please visit the coaching section of the BADMINTON England website <http://ow.ly/CyZD3>

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Physiotherapy Insurance Questions

29. Do any of the policies in place provide any physio cover?

Yes, as a licensed coach you are provided with £300 per accident or £1,000 in any one period of cover via Aviva. For full details of the coach licence please visit the coaching section of the BADMINTON England website

<http://ow.ly/CyZD3>

As a registered coach please note you do not receive the Aviva benefits.

As a playing member or a registered coach if you choose to upgrade your membership to 'Premier' after an initial exclusion period of 7 days you will receive the benefit of an IPRS physio product. The cover provides you with an initial assessment and up to two treatment sessions. This is for a maximum of two claims per annum.

For full details please contact the membership department at BADMINTON England: membership@badmintonengland.co.uk

All IPRS claims are subject to the terms and conditions outlined below.

Terms and conditions to IPRS Physiotherapy

- Injuries that occur within 7 days of upgrade will not be covered
- Must have an appropriate Musculoskeletal injury
- Injury must not be pre-existing / flare up of chronic injury
- Injury must have occurred during the agreement period
- Injury could have occurred at work or at home – 24/7 product
- If claimant Does Not Attend or cancels an appointment then this is classed as 1 used session
- Only 1 injury per referral
- Only 2 referrals per year
- Each referral must be for a different injury – i.e. cannot have 2 referrals for same injury

All referrals will be completed online, using the below website and referral form

<http://www.iprsphysiocare.com/enquiry/individual/webform.aspx>