

Sports Club Insurance FAQs

What insurance cover do we – as a branch – receive from SDS?

SDS branches receive Public Liability cover for all events and branch sessions that are led by the branch and are listed in appropriate documentation (e.g. events calendar, club/ session programme). as a minimum. This can come in various levels of indemnity (£1, 2, 5, 10 million), for sports clubs that engage in non-contact sports you can usually extend this cover to include member to member liability. You can also get Employers' Liability to cover your volunteers as if they were employees. If you wish to protect your volunteers or employees further, you can take out a personal accident policy or section of cover.

Obviously, many clubs will have sports equipment and other assets such as computers and office equipment; this can be insured under the material damage section of a policy alongside any buildings.

The other main covers you may wish to consider are Management Liability to protect the personal assets of club committee members against management claims and Money Cover, if you carry substantial sums of money.

Do we need insurance for our volunteers?

No. However, it would be unfair to expect people to give their time and efforts to a charity without providing financial and legal security. It is also possible for volunteers to sue a charity in exactly the same way that an employee can sue an employer. To protect your charity against this sort of claim we recommend considering Employers' Liability. You may also wish to consider Personal Accident cover.

How can we make sure the management committee of the club are protected?

If your club is a registered charity but unincorporated the committee are financial guarantors for the club in the event of liquidation, bankruptcy, etc. Whilst there is no insurance policy to insure against this eventuality there are policies to protect committee members from being sued as an individual for their actions in running the charity. It is possible to sue a committee member for either a breach of duty, breach of trust or any other 'wrongful act', both as an individual within the club and also for poor decision making that adversely affects the club financially.

As you can see a committee member runs quite a risk when he/she takes on the responsibility. To transfer the financial burden that these possibilities may cause, a club can take out Management Liability Insurance. This usually comes in the following limits of indemnity:

- £100,000.
- £250,000.
- £500,000.
- £1,000,000.

This cover will pay for your committee members' costs and any damages awarded against them arising from any wrongful act. The club can also claim against this cover if they have to indemnify the committee member. Management Liability Insurance can be bought as an extension to an existing policy or as a separate policy. You must ensure that your Constitution or Memorandum & Articles of Association allow the organisation to purchase this sort of cover and/or whether committee members need to pay for such a policy themselves.

Getting a competitive premium is important to our club; do you offer any instalment facilities so we can pay the premium over the year?

Can you provide cover for our vehicles and minibus?

For further help or a free, obligation review of your sports club insurance needs **contact NC Insurance** now