

# INSURANCE COVER FOR EVENT ORGANISERS/PROMOTERS

## Who is Insured?

As an organisation that has affiliated to UKA for the express purpose of promoting / organising athletic events you are automatically provided with Public Liability insurance cover.

This information sheet tells you what insurance cover is provided and what to do if you ever need to make a claim. *Any additional cover required will be your own responsibility.*

## PUBLIC LIABILITY INSURANCE

	Primary Liability Cover	Excess Liability Cover
<b>Insurer Name</b>	Royal & Sun Alliance Insurance plc	QBE Insurance (Europe) Ltd
<b>Policy Number</b>	YMM902055	Y022009QBE0114A
<b>Limit of Liability</b>	GBP5,000,000 any one occurrence	GBP45,000,000 any one occurrence in excess of primary GBP5,000,000
	<b>Total Limit GBP50,000,000 any one occurrence</b>	
<b>Geographical Limits</b>	The policy covers activities anywhere in the world, provided that claims are brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands	
<b>Excess</b>	GBP750 each and every claim or series of claims arising out of one occurrence in respect of third party property damage.	
<b>What is covered?</b>	<p>This policy relates to legal liability of Event Organisers/Promoters, in respect of those activities mentioned above.</p> <p><b>Public Liability:</b> Damages and Legal Costs which the Insured shall become legally liable to pay consequent upon:</p> <ul style="list-style-type: none"> <li>• Accidental Injury of any person</li> <li>• Accidental loss of or damage to property</li> </ul> <p>happening during the period of insurance and arising in connection with the athletics activities.</p>	



<p><b><u>Important Note: Cover for Competition and Events</u></b></p>	<p>a) <b><u>Track &amp; Field Events</u></b></p> <p><b>All Track and Field events must have a valid licence</b> in order for insurance cover to apply. You can apply for a licence through UK Athletics: <a href="http://www.uka.org.uk/competitions/track-field-licensing/">http://www.uka.org.uk/competitions/track-field-licensing/</a></p> <p>b) <b><u>Non- stadium running and walking events</u></b></p> <p><b>Licences are required</b> in order for insurance cover to apply for non- stadium running and walking events if the event:</p> <ul style="list-style-type: none"> <li>• <i>Has 150 or more participants, or</i></li> <li>• <i>Charges for entry, or</i></li> <li>• <i>Has unaffiliated runners taking part</i></li> </ul> <p>For the avoidance of doubt, in respect of non-stadium running and walking events only, <b>licences are not required</b>, if the event:</p> <ul style="list-style-type: none"> <li>• <i>Has less than 150 participants, and</i></li> <li>• <i>Does not takes an entry fee, and</i></li> <li>• <i>Has only affiliated runners taking part</i></li> </ul> <p>You can apply for a licence through Runbritain for road races and multi-terrain races: <a href="http://www.uka.org.uk/grassroots/runbritain/">http://www.uka.org.uk/grassroots/runbritain/</a></p> <p><b>Note:</b> Cover for competition and events only applies to athletics events within one of the six disciplines defined in UK Athletics Rules for Competition:</p> <ul style="list-style-type: none"> <li>• Track and Field</li> <li>• Race Walking</li> <li>• Cross Country</li> <li>• Road Running</li> <li>• Fell, Hill and Mountain Running</li> <li>• Trail Running.</li> </ul> <p>Cover does not apply to any event that is not described in UKA Rules for Competition such as Colour Runs and events that incorporate obstacles, unless the event is a Fun Run incorporated within the programme of a licensed event.</p>
<p><b>Examples</b></p>	<p>The following are examples of where cover would apply, subject to legal liability being proven:</p> <ul style="list-style-type: none"> <li>▪ Bodily injury caused by your negligence to a third party (including athletes, spectators etc)</li> <li>▪ Injury caused as a result of incidental first aid administered.</li> <li>▪ Accidental damage caused by your negligence to material property belonging to a third party, for instance damage caused to fences on land being used for a cross country race.</li> <li>▪ Injury caused through the sale of food and drink as part of associated activities</li> </ul>



<p><b>General Points to Note</b></p>	<ul style="list-style-type: none"> <li>▪ This is a legal liability policy and it is the injured party's responsibility to prove negligence for injury or damage.</li> <li>▪ This is not a personal accident policy (if an athlete trips over their own shoelaces and breaks an arm, there is no automatic compensation)</li> <li>▪ There is no age limit applied to the cover</li> <li>▪ There is no cover provided for non-affiliated organisers or promoters</li> <li>▪ Runs/events are covered only when they are organised by a UKA affiliated organisation.</li> <li>▪ Injury arising from medical or physiotherapy treatment is not covered by this policy and should be insured by the practitioners' own insurance policy.</li> <li>▪ If injury or damage is caused by a deliberate act or omission there is no cover.</li> <li>▪ Damage to or loss of an organisers'/promoters' own property is not covered by this policy, they should make separate insurance arrangements for any property they own (Property Damage Policy).</li> <li>▪ The policy does not provide cover for any loss or damage incurred through the use of a motor vehicle whilst subject to the Road Traffic Acts and therefore a matter for a claim against the relevant motor vehicle insurance policy.</li> </ul>
<p><b>How to make a claim</b></p>	<ul style="list-style-type: none"> <li>▪ Report all incidents of injury or property damage to third parties as soon as possible regardless of whether a claim is likely.</li> <li>▪ Do not negotiate, deny or admit any claim. <b>Never</b> admit liability or make an offer of payment to third parties.</li> <li>▪ Forward any third party correspondence or solicitor's letters or legal documents immediately upon receipt.</li> <li>▪ All incidents/claims should be reported to:  <p style="margin-left: 20px;"><b>Contact:</b> Alison Todd, Marsh Ltd  <b>Tel:</b> 0131 311 4209  <b>Email:</b> alison.todd@marsh.com</p> </li> <li>▪ When making a claim it is your duty to disclose all material circumstances to Insurers. Failure to disclose all material circumstances could prejudice your claim.</li> </ul>



## WHAT TO DO IN THE EVENT OF A DANGEROUS INCIDENT OR AN ACCIDENT

In the case of either a dangerous incident or an accident, please complete the UK Athletics Accident & Incident Report Form to notify Liz Birchall, UK Athletics Health & Safety Manager at the following website:

<http://www.uka.org.uk/governance/health-safety/>

If this internet coverage is not available, then please collect the following information:

- Date & time of accident/incident.
- Details of the injured person.
- Name of event and promoter.
- Description of accident/incident with diagrams and/or photographs if possible.
- Nature of injuries.
- Details of any first aid given and named of first aid representatives.
- Names of other persons present.
- Details of reporting person.

In the event of the theft or disappearance of property or valuables, these should additionally be reported to the local organiser and the local police.

All information collected should be sent to the Health & Safety Manager at UKA at the address below:

Ashley Charwood     [Safety@britishathletics.org.uk](mailto:Safety@britishathletics.org.uk)

UK Athletics Limited · Athletics House · Alexander Stadium · Walsall Road · Birmingham · B42 2BE     [www.uka.org.uk](http://www.uka.org.uk)

## Insurance Helpline

If you should have any questions regarding the insurance provided, please contact the UKA insurance provider:

Marsh Sports & Events Practice     Tel: 01732 877524  
Email: [insurance@uka.org.uk](mailto:insurance@uka.org.uk)

## Important Information

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