

## **English Volleyball Association &/or The British Volleyball Federation**

### **Members Insurance FAQ's – Public Liability (PL)**

Volleyball England members clearly appreciate the value of the insurance cover that is provided as part of your membership. However we do get asked questions about what the insurance covers and so we thought we would ask our insurance partner Towergate tlc to help us with providing some answers to your most frequently asked questions.

#### **What is Public Liability (PL)**

As a member, instructor or club affiliated to the EVA, you have a duty of care to conduct your activities so as to avoid injury to third parties or damage to third party property.

If you breach this duty and your actions or lack of actions results in injury or damage, this could constitute negligence and any injured party may well claim damages from you.

#### **What does Public Liability Insurance cover members/Clubs for?**

The EVA arranges Public Liability Insurance for you/your club. Essentially it will protect you if you are deemed negligent in injuring another person or causing damage to another person's property.

#### **When does the cover operate?**

Cover applies during official competitions and Volleyball related events approved by the EVA &/or BVF.

Cover also applies during official social events

#### **Who provides the 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

#### **What level of Public Liability limit of indemnity would you recommend?**

Towergate tlc believes that a limit of indemnity of up to £5,000,000 for any one incident satisfactorily meets the needs of the Clubs and their members.

So on their recommendation all Clubs and their members, affiliated to Volleyball England and British Volleyball are insured to a limit of indemnity of £5,000,000 for any one incident in respect of Public Liability Insurance.

Where certain events or individual circumstances require a greater level of indemnity, then higher levels of indemnity can be obtained but this will be subject to further information on why this is required and an additional premium may be applied.

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

Damage to own property (or property in your custody)  
Medical Malpractice (although the administration of first aid by appropriate persons is covered)  
Criminal or deliberate acts  
Damage to any Data  
Ownership / Use of Vehicles

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

Your membership of the EVA provides you with additional covers (were 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 the EVA also provides Directors & Officers Liability Insurance for members in an official capacity with the Association or affiliated clubs. Limit of indemnity of £1,000,000 with a Worldwide Territorial Limit.

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

The first part of any claim which is paid by the insured is known in Insurance terminology as an "Excess". The applicable excesses are outlined below –

English Volleyball Association Ltd &/or Volleyball England &/or The British Volleyball Federation

Excess – Property - £250 each and every loss increasing to £1,500 in respect of Subsidence  
Business Interruption - £250 each and every loss  
Money - £150 each and every loss  
Employers Liability – £Nil  
Public Liability - £Nil  
Professional Indemnity - £Nil  
Directors & Officers - £Nil

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

Social Guest 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 / 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 the EVA. Once recognised as under the auspices of the EVA/BVF then cover will apply. If not recognized you would need to contact Towergate tlc to arrange cover. (Volleyball@towergate.co.uk)

### **The Club is running a social event outside of the club venue; will my Public Liability Insurance extend to cover me?**

Yes but only if the event has been authorised and recognised by the English Volleyball Association.

If your event is likely to include activities such as Firework displays / bouncy castles or large visitor attractions you should check with Towergate to ensure it would be covered. (volleyball@towergate.co.uk)

### **Do drivers need additional insurance if taking players places on behalf of the club?**

No as this would fall into the 'social, domestic & pleasure' category of use for the drivers vehicle.

**What insurance cover do I get by licensing a tournament with the Volleyball England Association?**

A licensed Tournament or Event ensures and confirms the EVA &/or BVF recognition and approval and therefore automatically implements Public Liability Insurance at a limit of £5,000,000 for any one incident.

If a greater limit of indemnity is required then contact Towergate tlc to arrange the required cover on (Volleyball@towergate.co.uk)

**What if I am a registered referee but referee at a match involving clubs that are not affiliated to Volleyball England?**

The registered referees cover will remain unaffected.

**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 pick up any Public Liability or Professional Indemnity Insurance.

**If I am an insured club are all my competitions covered?**

All EVA recognized events are covered automatically. If you hold an event outside of the EVA you will need to contact Towergate tlc to arrange the appropriate cover. (volleyball@towergate.co.uk)

**Where can I purchase Insurance for an event I am holding?**

Please contact Towergate tlc to arrange the cover (Volleyball@towergate.co.uk)

**As a coach or referee, am I covered?**

All registered coaches & officials are fully covered for all aspects of their duties at EVA clubs. If you act in a commercial capacity outside of your club you will require additional cover.

**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.

**Are volunteers who help out at my club covered?**

The law does not restrict the definition of employees to those who receive payment for their services. Therefore volunteers should be treated in the same way as paid employees. We would advise that you do have Employers Liability Insurance.

**How do I manage the risk of Child Protection at my club?**

Essentially, both the Government & the English Volleyball Association wish to ensure that persons working with children or vulnerable adults are as 'safe' as possible. We would advise you to contact government organizations such as The Child Protection in Sport Unit ([www.thecpsu.org.uk](http://www.thecpsu.org.uk)) or the NSPCC.

### **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 the English Volleyball Association' i.e. official association activities.

Therefore all Volleyball activities undertaken with organisation / permission etc from EVA or EVA 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 in within the Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

### **Who and what is covered by the personal accident insurance policy?**

All EVA &/or BVF registered players, coaches and referees who are resident in the United Kingdom are covered under the Personal Accident Insurance.

### **What are the Benefits per Insured persons?**

The benefits under the Personal Accident Insurance are outlined as follows:-

Benefits per Insured Personal per Event:	Sum Insured
1. Accident Death	£50,000
2. Loss of Limb(s) (one or more) and/or Loss of Eye(s) (one or both)	£50,000
3. Paraplegia	£25,000
4. Quadriplegia	£100,000
5. Permanent Total Disablement	£50,000
6. Total Loss of Hearing (in both ears) Total loss of Speech	£50,000
Total Loss of Hearing in one ear	£12,500
7. Permanent Partial Disablement	£50,000
8. Temporary Total Disablement Benefit Period Deferment Period	£25 per week 52 weeks 0 days
10. Coma Benefit	£350 per week up to 104 weeks
Damage to personal Effects Following Occupational Assault	Up to £1,000

Dependants Benefit	2% per Child of the Accidental Death Benefit, subject to a Minimum of £5,000 per child and up to a total of 10% of the Accidental Death Benefit, or £50,000 whichever is the lesser
Domestic Travel Expenses	Up to £5,000
Funeral Expenses	Up to £5,000
Hospitalisation Benefit	£350 per week up to 52 weeks
Medical Expenses	Up to 20% of amounts paid under Benefits 1 through 7, or 30% of amounts paid under Benefits 8 and/or 9 whichever is the greater amount, up to a maximum of £15,000.
Relocation Expenses	Up to £20,000
Retraining Expenses	Up to £15,000

**Who provides the Personal Accident Insurance cover?**

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

**What is the operative time of this Personal Accident Insurance cover?**

Whilst engaged in activities organised by the EVA &/or the BVF within the United Kingdom including travel to and from such activities.

**Does my membership to the EVA &/or the BVF 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 the EVA &/or BVF.

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

We strongly advise that members not covered under the EVA &/or BVF 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 - ([volleyball@towergate.co.uk](mailto:volleyball@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.