

UK Athletics – Public Liability Insurance FAQs

1. I am a qualified coach who is resident overseas – will the policy cover me?

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.

The policy is only intended for coaches who are UK residents, but does include cover for things such as overseas training camps that they are temporarily attending. If you are resident outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands you should ensure that you have your own appropriate alternative cover.

2. Is there cover for legal liability for Data Protection breaches of clubs/club officers following the introduction of the General Data Protection Regulations (GDPR) that came into force on 25 May 2018?

The policy provides an indemnity against legal liability to pay damages for damage or distress as described in U.K. Data Protection laws or under Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679) or under any replacement legislation including claimant's costs and expenses provided that the Policyholder has paid the appropriate fee under the Data Protection (Charges and Information) Regulations 2018 or is exempt from doing so *. Cover does not apply in respect of the payment of fines or penalties.

* Some not-for-profit organisations are exempt – you will need to check with the ICO.

3. Is cover provided for First Aiders?

Cover is provided for legal liability arising from Injury caused as a result of incidental first aid administered. This applies to first aid given by qualified first aiders or unqualified people. Cover does not apply to medical professionals who are expected to hold their own liability policy.

4. Are Buggy runs covered by the policy?

Training - buggies are able to be used at training sessions, but they must be buggies that are manufactured and approved for this purpose (and not a standard pushchair). All runs should be on suitable surfaces which can accommodate a buggy safely (e.g. rough terrain/trail paths would not be suitable for this purpose). Your risk assessments should take this into account, and an inspection of any buggies used should be carried out to ensure that they are fit for purpose. Also, the length of the training run should be a suitable for a child to be strapped in a buggy.

Races/Events - It is at the discretion of the individual Race Directors based on their Event Risk Assessment whether or not buggies are allowed in a particular race/event. In races/events that they are allowed they should always start at the back and should be treated similar to pushed wheelchairs. Race/event organisers should follow UKA guidelines on the use of buggies.

5. Is running with dogs allowed?

The guidance issued by UKA is that "Runners must not be accompanied by a personally owned or controlled dog".

6. Do I have Personal Accident insurance for athletics injuries?

There is no Personal Accident benefit provided for injuries.

7. Are there age limits within the policy?

There are no minimum or maximum age limits on the Public Liability insurance.

8. Does the policy cover colour runs, mud runs or events that involve obstacle courses?

The policy does not provide cover to any event that is not an athletics event within one of the six disciplines defined in UK Athletics Rules for Competition. The disciplines are: Track and Field; Race Walking; Cross Country; Road Running; Fell, Hill and Mountain Running; and Trail Running. For the avoidance of doubt the UKA Public Liability insurance policy will only apply to those competitions that are organised under UK Athletics Rules by an organisation affiliated to UKA and holding a licence for the event, and the six disciplines exclude 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.

9. Is there cover for injury to volunteers who help run our event?

The policy provides cover for legal liability to volunteers.

10. Do we always need to have a qualified coach or run leader (LiRF or higher qualification) to lead our club training session runs?

A qualified coach or run leader should be provided wherever possible. However, it is recognised that this may not always be possible and it is in order for somebody else to lead the run acting under the instruction of a qualified run leader wherever possible.

The nature of training activity in running clubs is such that it is not always possible to have a coach or leader who is responsible for planning and managing training sessions. It is good practice to have appropriately qualified coaches and leaders but if that isn't possible then that will not invalidate the UKA public liability policy, as long as a session takes place within an authorised club activity and, if managed by a coach or leader, then he / she must hold a current UKA licence.

Similarly the coach / leader may not be physically able to accompany a group on a training run. It is recommended that a session should be planned and managed by a qualified coach / leader and good practice guidelines followed.

11. It is our custom and practice to invite potential new members to have a couple of free trial sessions with us before formally signing up to the club. Even though not formally club members, are they still covered?

Trialists are deemed to be temporary members of the club during this period, and therefore covered by the policy.

12. Our club is affiliated but some club members are not registered athletes. Is there cover if a club member who is not a registered athlete competes in a race/event?

Members are covered if they are representing the club, regardless of whether they are a registered athlete or not. However, if they are competing as an individual then they would not be insured for their own legal liability to others, and would need to rely on their own personal cover.

13. Our club usually provides CiRFs or qualified coaches to deliver Track training sessions. Would a LiRF be covered to take the same if they were not supervised by a qualified coach?

Training sessions on a track are covered if it is a running session related to the LiRF qualification.

In addition a LiRF can take a group out for a run unassisted and lead sessions for athletes aged 12years+, working from session plans/task cards prepared by a qualified and licensed Coach in Running Fitness or directly through specific British Athletics resources within uCoach.

uCoach materials and resources are available on the website:

<http://uka.org.uk/grassroots/coach-education/>

14. We have a member who refuses to wear hi viz clothing for our road runs after dark. Will cover still apply?

Hi viz is recommended by UK Athletics for road running during the hours of darkness. The insurance policy contains a condition which requires you to take all reasonable precautions to prevent injury or damage, and therefore the wearing of hi-viz should be enforced wherever possible.

15. Is there cover if a member or visitor is injured at our clubhouse facility?

The Public Liability policy provides cover for the legal liability of the Club to third parties arising out of the use of any premises in their custody or control. However it does not cover loss or damage to the property itself.