Welsh Triathlon Member V General (Person/Property outside of the event/activity)

If a member causes an incident, damaging someone else or their property, the insurers will protect them against a claim from the other involved. The member will only pay the excess of £250 in respect of claims for damaged property. The insurers will pay the compensation to the other party if the member is legally responsible for the injury or damage caused.

As a member they can also claim personal accident cover for themselves if they are injured (if this is included in their membership package).

Day Member V General (Person/Property outside of the event)

If a day member causes an incident, damaging someone else or their property, the insurers will protect them, during an event, against a claim from the other involved. The day member will only pay the excess of £250 in respect of claims for damaged property. The insurers will pay the compensation to the other party if the day member is legally responsible for the injury or damage caused. There is no personal accident cover available for the day member if they are injured.

Day Member v Member

If a day member causes an incident, damaging someone else or their property, the insurers will protect them against a claim from the member. The day member will only pay the excess of £250 in respect of claims for damaged property. The insurers will pay the compensation to the member if the day member is legally responsible for the injury or damage caused. The member can claim personal accident cover if they are injured. There is no personal accident cover available for the day member if they are injured.

Member v Day Member

If a member causes an incident, damaging someone else or their property, the insurers will protect them against a claim from the day member. The member will only pay the excess of £250 in respect of claims for damaged property. The insurers will pay the compensation to the day member if the member is legally responsible for the injury or damage caused. The member can claim personal accident cover if they are injured. There is no personal accident cover available for the day member if they are injured.

Member v Member

If there is an incident, damaging someone else or their property, involving two members, the insurers will protect the member who causes the accident. The other member will pay the excess of £250 in respect of claims for damaged property. The insurers will pay the compensation to the member who did not cause the accident and is claiming if the member causing the accident is legally responsible for the injury or damage caused. Both members can claim personal accident cover if they are injured.

Coaches only – Coach v Individual

If a coach causes damage or injury to an individual through their coach instruction either in person or via a training or session plan. The insurers will protect the coach against a claim from the individual. The coach will only pay the excess of £250 in respect of claims for damaged property. The insurers will pay compensation to the injured/damaged individual who is claiming if the coach is legally responsible for the injury or damage caused.

Commuting

The Public Liability policy does not cover commuting unless the individual is training towards a genuine triathlon goal, and is able to evidence the ride formed part of their training plan, such as a defined training log, and the route, the bike you were using , the clothing they were wearing and the event they had entered into for which they are training , Insurers would then consider each claim on its own merits. Alternatively, this may be covered under household insurance or separate bike insurance this may be extended to cover commuting.

Bicycle and Travel Insurance

Bicycle and Travel insurance is not included as part of membership and valuable bikes and expensive racing gear are often excluded from home insurance policies, especially if damaged or stolen from outside the home. Members receive a discount with Pedal cover who have insurance packages tailored for triathletes. Packages include bike, home, travel, healthcare and motorhome insurance.

Incidents abroad

Should something happen to a member abroad and they end up in hospital and are charged a bill, this should be covered through their travel insurance if it includes medical expenses. if not, the member would have to cover this themselves. Personal cover included in Ultimate membership will provide payment for the time the member has spent in hospital, but will not cover the medical bills. This is only provided through Ultimate membership.

Ultimate membership will provide public liability insurance/ third party insurance if an individual is held liable for damage to some else’s property of if they injure someone abroad\*\*

Ultimate members also receive personal accident cover which will provide payment if the individual is hospitalised as a result of incident and they are kept in for more than one night. Lump sum payments are also provided for facial impairment, physio cover, loss of earnings benefit, dental treatment, disablement or death.

Ultimate membership will not cover medical expenses or repatriation. These along with general holiday cover in case of cancellation, lost luggage or delays will need to covered by the individuals individual travel insurance,

*\*\*Cover for USA/Canada is only applicable to members visiting the USA/Canada temporarily and who are not USA/Canada residents*