

British Triathlon Coach Essential and Coach Plus Insurance Cover Details

PACKAGE		SCOPE OF COVER	CONDITIONS	PRINCIPLE EXCLUSIONS		COACHING ENVIRONMENTS
COACH ESSENTIAL		<p>All triathlon based coaching activities for swim, bike, run and transition sessions</p> <p>UK cover only however, it does extend to a club coach being able to coach their club members within European training camps</p>	<p>The extent of this associated insurance is valid to the level of British Triathlon qualification held by a coach (Level 1,2 or 3) and under the assumption that any delivery is within the qualification's training, scope and remit as well as adherence to the British Triathlon Coaching Guidelines for safety and welfare.</p>	<p>Any coaching activities that goes over and above the scope and remit of highest qualification level held by a coach</p> <p>Single discipline coaching qualifications under another NGB, e.g. Swimming, Cycling, Athletics, Hockey Cricket, Football etc.</p> <p>Contact-based sports</p> <p>IRONMAN University</p> <p>Personal Training &amp; allied qualifications related to the health &amp; fitness sector</p>		<p>Coaching activities in the UK only</p> <p>Allows you to coach within our club environment only</p> <p>Schools, colleges, Universities</p> <p>Novice taster days, e.g. women only training, GO TRI training</p> <p>Home Nation Regional Academies</p>
		<p>Triathlon based coaching activities that require further British Triathlon CPD/qualification, e.g. Open Water Swimming, indoor static bike sessions, S&amp;C, mentoring.</p>	<p>Appropriate British Triathlon Coaching level (e.g. L2 for OW swimming), evidence of British Triathlon CPD certificate or equivalent.</p>	<p>Any activities, however related, conducted without evidence of appropriate CPD, if not covered by British Triathlon standard coaching qualifications.</p>	<p>British Triathlon insurance based on British Triathlon qualification &amp; CPD</p>	
COACH PLUS	<p>*Fitness related activities allied to triathlon coaching that do not form part of a British Triathlon qualification</p>	<p>In addition to COACH ESSENTIAL</p> <p>Loss of earning benefit (see detail)</p> <p>Worldwide cover (see detail)</p> <p>Personal fitness training, various triathlon related fitness activities/classes</p>	<p>Subject to recognised certification at the appropriate level being taught (<i>&amp; that it relates to individuals/groups working within a triathlon framework</i>)</p>	<p>Any special populations, e.g. other sports, or exercise referral schemes, any sports therapy sessions ie physiotherapy, psychology, biomechanics or massage therapy.</p>	<p>Insurance based on British Triathlon Level 2 &amp; or 3 coach qualification &amp; CPD</p>	<p>Allows you to coach within a number of clubs/ venues. This also includes commercial coaching as an individual triathlon related activities for triathletes only.</p>

\*British Triathlon acknowledges that there are other similar triathlon coaching qualifications however your coaching membership package is **only** valid if you are operating within the scope and remit of your British Triathlon coaching guidelines.

\* Examples of fitness related activities allied to triathlon coaching are: circuit training, Personal Trainer, Pilates, Spinning classes, Watt Bike sessions, Yoga

### **BASIC TRIATHLON ACTIVITIES**

- Basic activities of swim, bike & run coaching and strength coaching (without weights) *to the level of British Triathlon Qualification (1,2, or 3)*. For example, only 1:2:1 coaching at L3 is insured.
- Anything you would reasonably expect to be a basic tri activity would be in here such as turbo sessions.

### **2. EXTENDED TRIATHLON ACTIVITIES**

Including but not limited to:

- Open Water Swim Coaching
- Strength & Conditioning
- Static bike training

For these activities, coaches should have completed either a British specific module or this is included within their British Triathlon coaching qualification held (e.g. Open Water Swimming), British Triathlon CPD

### **3. FITNESS ACTIVITIES**

- Any fitness class covered by a valid professional qualification (e.g. Circuit training, personal training, Spinning as detailed within first page)
- Personal Training to the level of the qualification (e.g. 1 or 2. This does not include activities such as contact sports)

### **4. SINGLE SPORT ACTIVITIES**

A British Triathlon coach will deliver swim, cycle and or run as part of their coaching remit however a triathlon coach should not deliver these disciplines in isolation specific outside their coaching framework. In other words, anything that is a single sport and not tri specific. Examples of non tri specific activities:

- Athletics specific eg: 100 metre sprint training
- Swim teaching (adults/juniors) eg: people learning to swim
- Cycling specific course eg: mountain biking/track cycling

Insurance for these should be provided by the respective NGB governing body (e.g. UK Athletics if they are a recognised coach)

## British Triathlon Federation – Coaches’ Insurance Guidance Note

### Coach Essential

#### What activities am I insured to coach?

Your Coach Essential membership will cover you to deliver triathlon or related multisport coaching sessions (i.e. swimming, cycling, running and Transition coaching sessions).

Cover is provided for activities within the remit of your British Triathlon qualification only.

Cover extends to include activities that are within the remit of British triathlon CPD modules completed such as open water coaching, static bike training and strength & conditioning (*excluding* use of weights).

#### I have other coaching qualifications, does my Coach Essential insurance cover me to deliver these activities?

No, you are only covered to deliver activities within the remit of British Triathlon’s recognised coaching qualifications or CPD modules. If you hold a non-British Triathlon qualification, you should seek advice from the relevant National Governing Body.

#### Where am I insured to coach?

As a Coach Essential member you are covered to coach within a triathlon club environment.

You are not insured to coach commercially, outside of club activities, or operate beyond the scope of your training & qualification.

You are insured to coaching within the UK only, however cover does extend to coaches being able to coach within European training camps on a non-commercial basis only. (Please see the Coach Plus membership insurance cover details if it is a commercial camp)

#### I live outside the UK, am I covered?

No, cover is provided to UK residents only.

#### Can I be paid for my coaching?

Under the Coach Essential cover it is acceptable as a volunteer coach for you to receive a nominal fee or reasonable expenses towards your coaching commitments. If you are working in a number of triathlon coaching settings and or are a commercial coach being paid monies towards your earnings then you should purchase coach plus membership.

#### Am I covered to coach single sport activities?

A triathlon coach can deliver single discipline triathlon or related multisport coaching activities within the triathlon technical syllabus. It does not include working as an athletics coach, a track cycling coach or a swim teacher etc.

If you are delivering such training you should arrange insurance via the respective National Governing Body.

#### Is my equipment insured as part of my coach membership?

No. Your membership does not include any insurance for equipment or contents related to your coaching activities.

#### Who do I contact if I have a query?

More information is available online at <http://britishtriathloninsurance.co.uk>. If you have any further queries please contact Howden:

Via the website - <http://britishtriathloninsurance.co.uk/contact-us>

By email – [triathlon@howdengroup.com](mailto:triathlon@howdengroup.com)

By phone - 0121 698 8000

## Coach Plus

### What activities am I insured to coach?

Your Coach Plus membership covers you to deliver all activities within your British Triathlon qualification and CPD modules as well as other fitness related activities that you are qualified to deliver through other, non-British Triathlon qualifications. This includes activities such as circuit training, weight training and personal training.

### Are any activities excluded?

Your Coach Plus membership does NOT include cover for contact sports (e.g. rugby, football), projectile sports (e.g. shooting, archery), motorised sports, water based sports (other than swimming), climbing, caving, gymnastics or any fight sports or martial arts (e.g. boxing, wrestling, karate, aikido), although cover is included for boxercise. If you are unsure whether your activity is covered you should contact Howden to check.

### I have other coaching qualifications, does my Coach Plus insurance cover me to deliver these activities?

Yes, you are qualified to deliver other fitness related activities within the remit of non-British Triathlon qualifications, provided your coaching is within a triathlon syllabus or you are providing coaching to participants who are working towards a triathlon or related multisport specific goal.

### Where am I insured to coach?

As a coach plus member, you are covered to coach within the UK at any British Triathlon affiliated club and away from a club environment with British Triathlon individual members and non-members. Cover is provided to British Nationals who live abroad for less than 180 days within a membership year whilst coaching in the UK only.

### Can I be paid for my coaching?

Yes, you can receive payment for your coaching services, but only in a personal capacity. This means that if you coach in your own name you would be covered, but if you have a limited company and provide coaching services under this business name, you need separate insurance for the business.

### I live outside the UK, am I covered?

No, cover is provided to UK residents only.

### Am I insured to coach in a single discipline club (e.g. swimming club, running club, cycling club)?

No you cannot deliver single discipline coaching to a single discipline club ie: a running club, swimming club or a cycling club if you only hold a British Triathlon coaching qualification.

However you can deliver single discipline coaching within a single discipline club if the club for example is a running club where there is a triathlon element/group of individuals within their club who are training towards a specific triathlon or related multisport specific goal.

**I am a triathlon coach and a personal trainer. Does my coach plus membership cover me for both?**

The insurance under your Coach Plus membership will cover the personal training activities you deliver as part of your triathlon coaching within the remit of your qualification and triathlon syllabus.

You are not covered to run personal training sessions to individuals or groups of people who are not working towards a triathlon or multisport specific goal.

**Members of my triathlon club have asked me to give 1-1 training plans and sessions as individuals. They are not members of British Triathlon. Am I insured?**

Yes, provided you are suitably qualified under the British triathlon system, i.e. level 2 diploma/level 3 and the training is towards a triathlon specific goal.

A level 1 or 2 coach in this position would NOT be covered to coach individuals on a 1:1 basis.

**I have been asked to run personal coaching sessions for someone who is neither an individual member of British Triathlon nor a member of a triathlon club. Am I insured to do so?**

Yes. Providing you are suitably qualified as a personal trainer and/level 2 diploma or are a level 3 British Triathlon coach and the training is towards a triathlon and or multisport specific goal, you would be covered for this. You must, however, be able to evidence the triathlon goal in question, for example, if the person has entered a triathlon or multisport event that falls within the definition of British Triathlon.

**Is my equipment insured as part of my coach membership?**

No. Your membership does not include any insurance for equipment or contents.

**Am I covered for my coaching whilst completing my coaching qualification?**

You are covered to complete only coaching activities required to complete your qualification, this is defined at each specific level and should not be exceeded until you are qualified. You should contact your tutors or Home Nation Coaching Team if you have any questions about what you can do during your training period.

**Who do I contact if I have a query?**

More information is available online at <http://britishtriathloninsurance.co.uk>. If you have any further queries please contact Howden:

Via the website - <http://britishtriathloninsurance.co.uk/contact-us>

By email – [triathlon@howdengroup.com](mailto:triathlon@howdengroup.com)

By phone - 0121 698 8000