

Club Insurance

One of the benefits of affiliating to Welsh Triathlon is the opportunity to take advantage of insurance.

A club and its offices could be found negligent in their duty to members, participants, spectators, facility providers or the public. As a result, they could be held liable for accident, injury or damage to property or individuals. Should a club be found to be liable, it may be possible for damages to be recovered from any/all club members.

All affiliated clubs will have access to a copy of the insurance certificate. For further information around insurance and what support your club gets please visit the [British Triathlon Club Insurance Centre](#).

What does your insurance does your club get?

- Public liability to a limit of £15 million per incident. Includes claims arising from club activities while at home or abroad, social functions/meetings, sporting activities of swimming, cycling, running, transition and core strength training, triathlon, duathlon and related multisport events, such as aquathlon, cross triathlon and open water swimming. *Please note your club needs a level 2 coach to take a club open water swimming session*
- Clubs are insured against liability caused by their negligence in organising races. This is conditional on the races being permitted with by Welsh Triathlon if the events re open to non-members. This cover also protects organisers, race officials and volunteers involved in the delivery of these events organised by the club

What is not covered

Non Home nation members are not automatically covered under the club insurance whilst participating in club events unless the club obtains a Day Licence permit from British Triathlon to cover all of the participants involved in the club run event under day membership licences.

The public liability insurance does not cover the following:

- The insurance does not cover deliberate acts of the club
- The club insurance does not extend to include members of the club. They will need their own individual membership
- This insurance policy doesn't provide cover for commercial entities lined to the club where remunerations from events go to profit the commercial entity and not the club. The commercial entity will need to arrange their own separate public liability insurance.

Exclusions

- Property in control or charge of the club
- Ownership or use of vehicles
- Liabilities assumed under agreements/contracts
- The first £500 of each claim (policy excess)

Directors and Officers Liability

Committee members and officers also have the benefit of "Directors and Officers" insurance, which gives cover in the event of actual or alleged mismanagement or a breach

of fiduciary duty. Please note that this will not give any cover in respect of an individual's own dishonest or fraudulent actions.

There is an aggregate limit of £2 million on this aspect of the club insurance; recognising the relatively small amounts of money handles by these organisations.