

**Welsh Triathlon Insurance Information**

Public Liability insurance protects members if held responsible and are negligent for causing injury to a third party or have caused damage to a third party’s property, whilst involved in a triathlon and other recognised activities of Welsh Triathlon. There are also policy extensions available, depending on membership type.

Core, Core Coach, Ultimate and Ultimate Coach Members also benefit from Personal Accident cover. This is a ‘no fault’ benefit that provides a specified amount to a member, if they are injured whilst participating in recognised Welsh Triathlon activities. Again, depending on membership type, will determine the level of cover available.

**Day Members**

Day membership provides public liability insurance for the duration of an event. Confirmation of your insurance will be provided at the point the individual signs up as a day member.

Public liability is provided to day members, with a limit of £15M. This protects them for claims against alleged accidental bodily injury to third parties and/or damage to third party property arising out of the recognised and approved activities of the event (permitted events)

**Full Members**

Members receive public liability insurance to adequately protect them while training and competing in recognised triathlon or multi-sport activity. This insurance covers the cost of defending themselves against a claim if held responsible for loss, damage or injury to someone else or their property.

*Core & Ultimate members* also receive Personal Accident benefits as part of their membership. This is a ‘no fault’ benefit that provides a specified amount to a member, if they are injured whilst participating in recognised triathlon or multi-sport activities.

The scope of cover for both liability insurance and personal accident cover varies, depending on membership type.

**Essential Members**

Essential members receive Public Liability insurance up to a limit of £15M to cover swimming, cycling and running activities when training towards a triathlon or multi-sport goal. Activities approved are:

* Training alone within the United Kingdom
* Training in/with a club in the United Kingdom

Essential members do not receive a race licence, so are not insured to race in a triathlon or multi-sport event. Essential members are not insured for training outside of the United Kingdom. Furthermore, Personal Accident cover is not available at this membership level.

**Core Members**

Core members receive Public Liability insurance up to a limit of £15M to cover swimming, cycling and running activities when training towards a triathlon or multi-sport goal or racing in a triathlon or multi-sport event. Members also receive a select number of Personal Accident benefits. Activities approved are:

* £15M Liability Insurance, covering you for the following:
	+ To race under your race licence in British Triathlon permitted events
	+ Training alone in the United Kingdom
	+ Training in/ with a club in the United Kingdom
	+ Unlimited racing within the United Kingdom at a permitted event
	+ Racing abroad at ETU/ ITU permitted championships and events as listed under https://www.triathlon.org/events . You will also be covered for 4 days training abroad prior to racing at the above events.
* Personal Accident cover, whilst training and racing in the United Kingdom and racing at ETU/ ITU permitted championships and events as listed under https://www.triathlon.org/events . You will also be covered for 4 days training abroad prior to racing at the above events. Benefits include:
	+ Permanent Total Disablement (up to £50,000) including loss of limbs, eyes, speech & hearing
	+ Death – £10,000
	+ Broken Bones and Dental cover

Core members receive cover for training abroad at ETU/ITU permitted championships and events for 4 consecutive days leading up to the day of the race. *Core members do not receive cover to train abroad at any other time or race abroad at long distance events such as IRONMAN, Challenge Family events etc*. Furthermore, the Personal Accident cover received is for death and capital benefits only. Capital benefits are a fixed sum payable, should the individual sustain certain injuries (Detailed in policy document). There is no cover for loss of earnings, medical expenses, physio cover etc.

**Ultimate Members**

Ultimate members receive the widest level of cover available. This includes Public Liability insurance up to a limit of £15M to cover swimming, cycling and running activities when training towards a triathlon or multi-sport goal or racing in a triathlon or multi-sport event anywhere in the world. Ultimate members also receive a wide range of Personal Accident benefits. Approved activities are:

* £15M Liability Insurance, covering you for the following:
	+ To race under your licence in British Triathlon permitted events
	+ Training alone in the United Kingdom
	+ Training in/ with a club in the United Kingdom
	+ Training abroad
	+ Unlimited racing within the United Kingdom at British Triathlon permitted event
	+ Racing abroad at ETU/ITU permitted championships and events as listed under https://www.triathlon.org/events
	+ Racing abroad at IRONMAN, Challenge Family, Powerman, Xterra, Xtri and Super League Triathlon sanctioned events.
* Personal Accident cover, whilst training in the United Kingdom, racing in British Triathlon permitted events and racing at ITU, ETU, ASTC, OTU and CAMTRI events (as listed on the ITU events search https://www.triathlon.org/events), Triathlon Ireland (as listed on the Triathlon Ireland events search https://www.triathlonireland.com/Events/Race-Calendar/), Challenge Family, IRONMAN, Powerman, Xterra, Xtri and Super League Triathlon sanctioned events. Benefits include:
	+ Permanent Total Disablement (up to £50,000) including loss of limbs, eyes, speech & hearing
	+ Death – £10,000
	+ Broken Bones and Dental cover
	+ Facial disfigurement – up to £5,000
	+ Loss of earnings benefit – up to £100 per week
	+ Medical Expenses including Physio cover – up to 25% of the value of a valid loss of earnings claim

**Legacy Members**

legacy membership, that was purchased prior to 4th March 2019, will continue with current level of benefit until membership falls due for renewal. At which time they will need to change to either an Essential, Core or Ultimate membership, depending upon requirements.

**Club Insurance**

The insurance cover provided via club affiliation to Welsh Triathlon will protect individuals on the club committee if they are deemed negligent in injuring another person or causing damage to another person’s property. Cover provided includes:

* **Public Liability £15M** – Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities.
* **Employers Liability £10M** – Protection for damages and legal costs arising out of death or bodily injury caused to employees or volunteers in the course of their engagement with the club.
* **Professional Indemnity £15M** – cover for negligent acts, errors or omissions in respect of a professional opinion, including injury following tuition, advice, coaching or instruction, against claims made during the period of insurance.
* **Directors & Officers (Management Liability) £2M** – Protects an individual’s personal liability arising from actions in their capacity as a director, officer or trustee, against claims made during the period of insurance for a wrongful act.

Cover applies during official training, competitions, related events and official social events, all of which are authorised and recognised by British Triathlon.

*Cover does not automatically extend to cover club members. For individuals to be covered, they must hold a membership in their own name.*

**Coaches**

Welsh Triathlon affiliated coaches receive liability insurance to deliver triathlon or related multi-sport coaching sessions (i.e. swimming, cycling, running and transition coaching sessions) as part of their membership. This includes:

* **Public Liability** – £15M- Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities.
* **Professional Indemnity** – £10M – cover for negligent acts, errors or omissions in respect of a professional opinion, including injury following tuition, advice, coaching or instruction, against claims made during the period of insurance.

Coaches also receive Personal Accident insurance via their membership. This is a ‘no fault’ benefit that provides a specified amount to the individual. If they are injured whilst training towards a triathlon or multisport goal, participating in a British Triathlon permitted event or coaching recognised British Triathlon activities.

For cover to be operative the individual must hold a valid membership as well as the appropriate qualification to coach a particular activity. If not qualified, insurance cover will not be operative.

A trainee coaching working under of a qualified coach who holds membership is also insured when under direct supervision.

Coaches only receive cover when operating as an individual coach or a sole trader. No cover is provided for limited companies. If operating as a limited company, please contact Sports Insure to obtain a separate quotation.

**Personal Accident Cover Benefits (Core and Ultimate Packages)**

Core, Core Coach, Ultimate and Ultimate Coach Members also benefit from Personal Accident cover. This is a ‘no fault’ benefit that provides a specified amount to a member, if they are injured whilst training towards a triathlon or multi-sport goal or participating in a British Triathlon permitted event. Depending on membership type, will determine the level of cover available. Below is a table, details the cover provided, to each membership type.

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| --- | --- | --- | --- | --- | --- |
| POLICY BENEFIT  | BENEFIT LEVEL  | CORE MEMBER  | ULTIMATE MEMBER  | CORE COACH  | ULTIMATE COACH  |
| Death  | £10,000 | x | x | x | X |
| Loss of sight in one or both eyes  | £50,000 | x | x | x | x |
| Loss of hearing in one ear | £12,500 | x | x | x | X |
| Loss of hearing in both ears  | £50,000 | x | x | x | x |
| Loss of one or more limbs  | £50,000 | x | x | x | x |
| Loss of Speech  | £50,000 | x | x | x | x |
| Permanent Total Disablement\* | £50,000 | x | x | x | X |
| Temporary Total Disablement  | £100 per week or 75% of weekly wage, whichever is less | - | x | - | x |
| Broken Bones  | Up to £500  | x | x | x | X |
| Coma Benefit  | £50 per day for each day up to a maximum of 730 days  | x | x | x | X |
| Convalescence | Up to £100 | x | x | x | X |
| Dental Expenses  | Up to £2500 | x | x | x | x |
| Optical Expenses  | Up to £2500 | x | x | x | X |
| Disappearance  | Up to £10,000 | x | x | x | X |
| Funeral Expenses  | Up to 10,000 | x | x | x | X |
| Hospitalisation  | £50 per day up to 365 days | x | x | x | X |
| Paraplegia | Up to £50,000 | x | x | x | X |
| Quadriplegia | Up to £100,000 | x | x | x | X |
| Medical Expenses  | 25% of Death benefit  | - | x | - | x |
| Physiotherapy | Up to £2,500 | - | x | - | X |
| Rehabilitation | Up to £10,000 | - | x | - | x |
| Facial Disfigurement  | Up to £5,000 | - | X | - | x |

\*The basis of cover for permanent total disablement is Any and Every Occupation

**Insurance Scenarios**

**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*

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