



# Approved Activities Club Insurance

British Rowing – Club Affiliation Plus

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## Section 1

# Introduction and approved activities

Clubs who have purchased **British Rowing Affiliation Plus** are afforded Combined Liability insurance for their club.

### Affiliated clubs that are within the following criteria:

- ✓ Have purchased Affiliation Plus and paid their Affiliation Plus fee by 1st April annually.
- ✓ Are based in; England and have accurately declared their club members to British Rowing <sup>1</sup>.
- ✓ Adhere to British Rowing Club Affiliation Rules and Regulations.
- ✓ Adhere to British Rowing governance.

<sup>1</sup>clubs who under-declare their club member numbers risk invalidating their insurance cover. In the event of a claim British Rowing is not liable for indemnifying clubs who have under-declared their member numbers and it may result in their insurance being invalidated.

### Approved activities

- ✓ Club training and coaching of:
  - ✓ Sliding seat rowing - inland
  - ✓ Sliding seat rowing – coastal – up to 5km offshore
  - ✓ Fixed seat rowing - inland
  - ✓ Fixed seat rowing – coastal – up to 5km offshore
  - ✓ Coastal sculling – up to 5km offshore
  - ✓ Beach Sprints
  - ✓ Strength and conditioning sessions
- ✓ Club racing - between club crews
- ✓ Organisation and running of the club by committee members
- ✓ Club meetings including but not limited socials <sup>2</sup>, AGMs, EGMs, committee meetings
- ✓ Offering up to 4 taster sessions for new club members
- ✓ Third party hire to external organisations or individuals of the clubhouse or facilities
- ✓ Hosting other clubs for private matches - up to 4 clubs
- ✓ Volunteers supporting on-water or land based activities
- ✓ Running training sessions or camps away from their set club location - UK or Worldwide <sup>3</sup> provided they have carried out appropriate safety checks and risk assessments

<sup>2</sup> excluding socials whereby a club has a bonfire or inflatables/bouncy castle

<sup>3</sup> excluding USA and Canada

## Section 2

# Who is covered?

- ✓ Club committee members - paid or volunteers.
- ✓ Club volunteers.
- ✓ Club coaches.
- ✓ <sup>1</sup> New or trialling participants up to 4 taster sessions at the club - after 4 sessions the participant will need to become a club or British Rowing member to continue to be insured. Please note the club need to keep a record of those participants taking part in taster sessions.
- ✓ Club members
  - ✓ The club liability policy provides club members with member to member public liability cover in the case of an incident arising in a **club environment provided the members are adhering to club approved activity and following British Rowing Rules and Regulations.**
  - ✓ Club members are not indemnified under the club liability in competitive environments - they must hold individual British Rowing Race membership.
  - ✓ Club members are not afforded personal accident insurance in training environments under the club liability policy - they must hold an individual British Rowing Race, Row, Coach or Umpire membership to have full insurance protection.



### INSURANCE SCENARIO One

*Clubs would be insured to host visitors and participants to come to their club however those visiting would not be indemnified by the host club's insurance policy, unless the participant was taking part in a taster session.<sup>1</sup>*



### INSURANCE SCENARIO TWO

*Club committee members and volunteers will be covered away from their set club location e.g. when running a training camp.*



### INSURANCE SCENARIO Three

*Clubs would be insured for hiring other facilities away from the set club location.*

## Section 3

# Affiliation Plus insurance cover

### What cover is provided?

- ✓ Public and Products Liability: £10,000,000 limit of indemnity <sup>1</sup>.
- ✓ Extended cover to include Hirers Liability for an indemnity limit of £1,000,000 <sup>2</sup>.
- ✓ Employers Liability: £10,000,000 limit of indemnity, extended to include all clubs in respect of volunteers.
- ✓ Professional Indemnity: £5,000,000 limit of indemnity.
- ✓ Management Liability Extension (Directors and Officers): £250,000 <sup>3</sup>.
- ✓ Abuse Extension: £2,000,000 limit of indemnity <sup>4</sup>.
- ✓ Cyber Liability Extension: £25,000 limit of indemnity.

<sup>1</sup> subject to an excess of £250 in respect of Third-Party Property Damage.

<sup>2</sup> in respect of any one claim and in respect of all claims arising out of one occurrence.

<sup>3</sup> per claim, per club subject to an excess of £500.

<sup>4</sup> subject to scaled back cover with reduced limits to cater for retrospective historic incidents which may not be picked up under any previous coverage for abuse.

*All excesses are payable by the club in the event of a claim.*

*The policy is subject to terms and conditions. For more details visit <https://www.marshsport.co.uk/ngb-schemes/british-rowing.html>*



Visit the British Rowing insurance zone

<https://www.marshsport.co.uk/ngb-schemes/british-rowing.html>

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The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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