

From the 1st April 2024

BRITISH ROWING'S CLUB AFFILIATION PLUS

British Rowing tasked Marsh Sport in April 2023 to investigate the option of providing a more comprehensive and cost-effective insurance solution for the benefit of rowing clubs. Marsh Sport are the appointed Broker to British Rowing and are recognised specialists in the sports insurance broking and risk management sector.



Marsh Sport have undertaken a “cover comparison” across a number of existing rowing clubs of various sizes. This project compared the level of cover, policy extensions, limits of indemnity and premiums. We would like to thank those clubs who have supported this exercise by providing information. The comparison highlighted that for most clubs’ current indemnity limits for Public Liability insurance were lower than the industry standard for the sports sector.

It also highlighted a number of limitations regarding the scope of policy cover; some clubs do not have Professional Indemnity, Abuse cover or Directors’ and Officers’ Liability for example.

This cover is essential to protect affiliated clubs, registered members and club officers and volunteers against potential litigation following injury, damage, or wrongful advice for which they may be liable.

The simplest way to resolve this is by offering a liability insurance product as part of club affiliation; many other National Governing Bodies already adopt this approach.

The intention behind offering a club insurance package to rowing clubs is to offer meaningful cost savings alongside a comprehensive package of adequate liability protection.

We are therefore pleased to share that with effect from 1st April 2024 we will have a new Affiliation Plus product within our Club Affiliation which will include Combined Liability insurance.

The Combined Liability policy will provide cover for the following:

Public and Products Liability – Cover for your club’s legal liability up to £10,000,000, subject to a £250 excess in respect of Third-Party Property damage.

Public Liability insurance provides protection against legal liability for bodily injury to third parties and damage to third party property.

Cover will extend to include Third Party Hirers Liability in respect of use of the club premises for an indemnity limit of £1,000,000 in respect of any one claim and in respect of all claims arising out of any one occurrence. We understand that clubs may also hire out their facilities i.e. a family birthday party or charity event. Cover will extend to include £1,000,000 of Third-Party Hirers Liability.

However, the Insurance policy will not indemnify a third party that hires the club’s facilities if the third party is using the club facilities/space for commercial gain/reward (i.e. pays the club to use the building, but then duly charges guests/visitors a fee to attend). Clubs can receive remuneration for hiring out their premises to third parties, but clubs will be expected to verify that the commercial hirers hold sufficient public liability for this hire.

Products Liability insurance provides protection against legal liability to pay compensation including legal costs for death or bodily injury, or damage to third party property arising from products supplied.

Employers’ Liability – Cover for clubs in respect of claims for injuries made by employees or volunteers, up to a £10,000,000 limit of Indemnity. Protection against legal liability in respect of claims made for injuries suffered by a volunteer or employee during the course of authorised activities of the affiliated club.



Professional Indemnity - £5,000,000 limit of indemnity. Cover to protect affiliated clubs for claims made against them which allege that a third party has suffered an injury or financial loss caused by negligent acts, errors, or omissions during club activities.

Directors and Officers – Cover for club committee members up to £250,000 per claim, subject to an excess of £500. Protection for committee members and club officers against claims arising from their decisions or actions whilst managing the club. Cover also includes Corporate Legal Liability i.e. claims brought against the club as an entity.

Abuse cover – Cover for the club if they become legally liable to pay damages, including costs and expenses for claims arising from Abuse.

Indemnity Limit £2,000,000 any one claim and in the aggregate dating back to 01/04/2021, cover is stepped back as follows:

- Between 01/04/2011 – 01/04/2021 £500,000 any one claim and in the aggregate
- Between 01/04/1985 – 01/04/2011 £100,000 any one claim and in the aggregate
- Excess:£1,000 each and every claim

Abuse or Molestation shall mean any injury arising out of any actual, threatened or attempted (whether deliberate or not) act of harassment, misconduct, neglect, humiliation, ill-use, molestation, discrimination, exploitation whether sexual in nature or otherwise; or an act of a sexual nature including but not limited to sexual relations, sexual contact, sexual intimacy, sexual abuse, sexual assault, sexual victimisation, sexual exploitation, rape or molestation including any offence under the Sexual Offenders Act 2003; or a repeated or continuing contemptuous course of insulting words or behaviour.

Cyber Liability Extension – Indemnity Limit £25,000 any one claim and in the aggregate Cover to protect the club if they become legally liable to pay damages (including claimants' costs, fees and expenses) for any claim made against them in relation to a Cyber loss.

Cyber Loss shall mean any loss, damage, liability, claim, cost or expense directly or indirectly caused by any cyber act or cyber incident; loss/theft of data is also covered. The clubs' own costs and expenses will also be covered subject to the £25,000 Limit of Indemnity.

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

Next steps

Clubs who are interested in taking out British Rowing's Club Affiliation Plus product which includes the aforementioned insurance as well as additional fundraising support from British Rowing's dedicated Fundraising Officer, will be able to do so from w/c 19 February 2024 when Club Affiliation 2024-25 opens. The fundraising support includes exclusive access to webinars about the funding landscape and effective bid writing, Q&A sessions as well as dedicated support with your funding applications, regardless of which stage they are in. You can renew your club affiliation in ClubHub [here](#).

If you have any further questions or want to hear more about the club insurance that will be included in Club Affiliation Plus, you are invited to attend a webinar on club insurance co-hosted by British Rowing and Marsh Sport to be held on Monday 4th March 2024 at 6:30pm.

