



# Insurance at-a-glance toolkit

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British Triathlon's Appointed Insurance Broker



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# British Triathlon membership insurance for individuals

## Membership packages:

### STARTER PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- × Public Liability - Racing
- × Personal Accident - Basic
- × Personal Accident - Enhanced
- ✓ UK
- × Worldwide

Covers you for swimming, cycling, and running activities when training towards a triathlon goal.

- Training in the UK.
- Training in/with a club in the UK.

#### PLEASE NOTE:

THIS MEMBERSHIP PACKAGE DOES NOT COVER YOU FOR RACING.

YOU GET ONE RACE PASS YOU CAN REDEEM WITHIN THIS PACKAGE. FOR ANY ADDITIONAL RACES YOU ARE NOT COVERED UNLESS YOU PURCHASE FURTHER RACE PASSES.

### CORE PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- ✓ Public Liability - Racing
- ✓ Personal Accident - Basic
- × Personal Accident - Enhanced
- ✓ UK (with limited international cover)<sup>1</sup>
- × Worldwide

Covers you for swimming, cycling, and running activities when training towards a triathlon goal and racing in a permitted triathlon.

- Training in the UK.
- Training in/with a club in the UK.
- Unlimited racing within the UK at a British Triathlon permitted event.
- A range of Personal Accident benefits including death, permanent disablement, broken bones, and dental cover.

<sup>1</sup> Racing abroad at Europe Triathlon/World Triathlon permitted championships events as listed under [www.triathlon.org/events](http://www.triathlon.org/events). (You will also be covered for four consecutive days training abroad prior to racing at these events).

### ULTIMATE PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- ✓ Public Liability - Racing
- ✓ Personal Accident - Basic
- ✓ Personal Accident - Enhanced
- ✓ UK
- ✓ Worldwide

Covers you for swimming, cycling, and running activities when training towards a triathlon goal and racing in a permitted triathlon anywhere in the world.

- Training in the UK and worldwide.
- Training in/with a club in the UK.
- Training abroad.
- Unlimited racing within the UK at a British Triathlon permitted event.
- Racing abroad at Europe Triathlon/World Triathlon permitted championship events as listed under [www.triathlon.org/events](http://www.triathlon.org/events).
- Racing abroad at additional permitted events such as IRONMAN. For the full list of additional international events check: [www.britishtriathlon.org/join/ultimate](http://www.britishtriathlon.org/join/ultimate).
- A range of Personal Accident benefits including death, permanent disablement, broken bones, dental cover, weekly benefit and physiotherapy.

This is an illustrative overview of the insurance provided. Policy restrictions, terms, conditions, and exclusions apply. Visit the British Triathlon insurance zone for further details, access to the policy documentation, and FAQs.

## Non-membership:

### RACE PASS

#### INSURANCE PROVIDED:

- × Public Liability - Training
- ✓ Public Liability - Racing
- × Personal Accident
- × Personal Accident (enhanced)
- ✓ UK
- × Worldwide

Covers you for racing in the permitted triathlon that you have purchased the Race Pass for.

**PLEASE NOTE THIS DOES NOT COVER YOU FOR TRAINING**



### Triathlon definition:

Triathlon, aquathlon, aquabike, or duathlon.



### Training definition:

British Triathlon members are covered by our public liability policy when they are training in the UK towards a triathlon goal. This is defined as swim, bike or run training activity where any one (or more) of the following conditions are met:

1. The training activity is taking place as part of the governed provision of a British Triathlon affiliated club.
2. The training activity is logged through a specific activity tracker (including but not limited to Strava, Fitbit, Garmin, Polar, Apple Fitness, My Fitness Pal, Myzone).
3. An event entry for a British Triathlon permitted event is in place and the training activity is logged through a specific activity tracker (including but not limited to Strava, Fitbit, Garmin, Polar, Apple Fitness, My Fitness Pal, Myzone).



# British Triathlon membership insurance for individuals

## The insurance benefits explained:



**£15,000,000  
PUBLIC LIABILITY**

Provides cover that protects the member if they cause injury to a third party or damage to third party property. If the member is held legally liable, compensation will be paid by insurers to the injured party.

The member will only pay the excess of £250 if a claim for damage to property is successfully made against you. Includes "Member to Member" cover.

### PUBLIC LIABILITY CLAIMS EXAMPLE 1

Member accidentally hits a pedestrian whilst out cycling. Due to the severity of the injuries, £100,000 has been set aside by the insurers as a 'reserve' on the claim.

### PUBLIC LIABILITY CLAIMS EXAMPLE 2

Member accidentally hits oncoming vehicle after avoiding stationary vehicle whilst out cycling. £3,497 paid for damage to vehicle.

### PUBLIC LIABILITY CLAIMS EXAMPLE 3

Member loses control of their bike and damages another member's bike - £6,784 paid for the damaged bike.



**PERSONAL ACCIDENT**

**Basic cover (Core or Ultimate Package membership):** provides compensation for insured benefits caused by accidents. Typical benefits can include accidental death, permanent total disablement, broken bones.

**Enhanced cover (Ultimate Package membership only):** will extend to include benefits such as a weekly payment for time off work, physiotherapy costs, optical and dental expenses.

### PERSONAL ACCIDENT CLAIMS EXAMPLE 1

Core Package member lost control of their bike and hit a parked vehicle. The member was knocked unconscious, sustained fractured jaw, cuts to the face, and lost teeth. The policy paid out £2,550 to the member for their injuries.

### PERSONAL ACCIDENT CLAIMS EXAMPLE 2

Core Package member involved in a cycling incident, suffered a brain injury. £75,000 has been set aside by the insurers as a 'reserve' on the claim whilst the full impact of the injury is assessed.

### PERSONAL ACCIDENT CLAIMS EXAMPLE 3

Core Package member sustained a fractured leg following a road traffic accident which was caused by a van on the wrong side of the road. Policy paid out £1,100 to the member.

## TRAVEL INSURANCE OR DAMAGE TO BICYCLES IS NOT INCLUDED

The insurance provided as part of your membership **does not include** travel insurance or bike insurance.



Options are available via the British Triathlon website. Please visit [www.britishtriathlon.org/insurance](http://www.britishtriathlon.org/insurance)



This is an illustrative overview of the insurance provided. Policy restrictions, terms, conditions, and exclusions apply. Visit the British Triathlon insurance zone for further details, access to the policy documentation, and FAQs.



**PLEASE NOTE: IF YOU ARE UNSURE OF WHICH PACKAGE YOU NEED PLEASE CONTACT BRITISH TRIATHLON MEMBERSHIP DEPARTMENT ON 01509 837137 OR EMAIL: [MEMBERSHIP@BRITISHTRIATHLON.ORG](mailto:MEMBERSHIP@BRITISHTRIATHLON.ORG)**

# British Triathlon insurance for clubs

## INSURANCE PROVIDED:

- ✓ **Public Liability** (£250 excess third party property damage claims)
- ✓ **Employers' Liability**
- ✓ **Professional Indemnity**
- ✓ **Abuse Cover**
- ✓ **Directors and Officers Liability** (£5,000 excess defence costs claims)



## WHO AND WHAT IS COVERED?

As an affiliated club of British Triathlon (including home nations) the insurance in place is designed to protect your club, and its committee, officials, members, and volunteers in relation to organising or delivering club activities. Cover applies for delivering organised training, competitions (which should be authorised and recognised by British Triathlon), official social events, and related activities.

## CLUB MEMBERS

If individual club members need to be insured for training or competition they must hold a membership directly with British Triathlon. The club insurance cover described does not cascade down to insure members whilst training or competing.

## SOCIAL ACTIVITIES

Club's social activities are covered. Recognised and insured social activities would include the likes of award dinners, fundraising activities, and summer barbecues. The exception would be where the activity/event requires any specialist training, qualification, experience, or equipment e.g. inflatables, firework displays - these would not be insured. If you are unsure whether your social activity is recognised, please contact Marsh on 0345 872 5060 or email marshsport@marsh.com. (Monday to Friday 9 to 5)

## £15,000,000 PUBLIC LIABILITY

Provides cover that protects the club if they cause injury to a third party or damage to third party property. If the club is held legally liable compensation will be paid by insurers to the injured party. The club will only pay the excess of £250 if a claim for damage to property is successfully made against you. Includes "Member to Member" cover.

## PUBLIC LIABILITY SCENARIO

During a competition the club provided their own barbecue and a child suffered a burn. Following the event the club received a letter of claim from the child's parent alleging the club had been negligent by failing to cordon off the barbecue area and not having the appropriate first aiders in place to treat the injury. The letter of claim was subsequently passed to the insurers to investigate accordingly and assist the club.

## £10,000,000 EMPLOYERS' LIABILITY

Protection for damages and legal costs arising out of death or bodily injury caused to employees or volunteers during their engagement with the club.

## EMPLOYER LIABILITY SCENARIO

A club asked a volunteer if they would help erect race signage along the route of the course. The club supplied a ladder to help fulfil the task. The stepladder collapsed whilst the volunteer was using it and resulted in a back injury. It was proven that the step ladder was faulty and unsuitable for the task at hand. The club were held liable under employers' liability, because they had provided the piece of equipment to their volunteer. Insurers were appointed to investigate the matter on behalf of the club committee.

## £5,000,000 PROFESSIONAL INDEMNITY

Cover for those that provide advice, or instruction. It protects these club individuals against legal costs and claims for damages from third parties which may arise out of an act, omission, or breach of their professional duty.

## PROFESSIONAL INDEMNITY SCENARIO

A member of the triathlon club committee provides advice to a triathlete or coach that leads to financial loss or injury. For example, if a committee member advises a coach to implement a training technique that results in triathletes being injured, a professional indemnity claim may be filed. Insurers would deal with the claims costs and compensation awarded to the claimant.

## £2,000,000 ABUSE COVER

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

## £5,000,000 DIRECTORS AND OFFICERS

Provides cover for claims made directly against individuals e.g. officer, committee member, director, and/or trustee for alleged wrongful acts.

## DIRECTORS AND OFFICERS SCENARIO

A committee member misuses or misappropriates club funds for personal gain, resulting in financial loss to the club or its members. This could include embezzlement, unauthorised use of funds, or failure to properly account for financial transactions.

This is an illustrative overview of the insurance provided. Policy restrictions, terms, conditions, and exclusions apply. Visit the British Triathlon insurance zone for further details, access to the policy documentation, and FAQs.

# British Triathlon insurance for workforce licence (coaches, leaders and activators)

## INSURANCE PROVIDED:

- ✓ **Public Liability - Coaching and Leading**  
(£250 excess third party property damage claims)
- ✓ **Personal Accident - Enhanced - Coaching and Leading**
- ✓ **Professional Indemnity - Coaching**
- ✓ **UK and Europe**
- ✓ **Worldwide**



## WHO AND WHAT IS COVERED?

Covers you for coaching and leading triathlon activities anywhere in the world.

## IMPORTANT NOTES

- For cover to be operative you must hold a valid Workforce Licence with British Triathlon.
- You must hold the appropriate qualification to coach and lead a particular activity. If you are not qualified, insurance cover will not be operative.
- If you have a Provisional Workforce Licence and are a trainee coach, leader, or activator your insurance only covers you to deliver the activities that are directly connected to your qualification requirements.
- You receive cover operating as an individual coach, leader or activator (including those which are operating as a sole trader or limited company/ entity) working within the remit of a qualification recognised by British Triathlon subject to an income threshold of £50,000 per annum in respect of Workforce Licence.

**PLEASE NOTE: AS A COACH, LEADER OR ACTIVATOR, IF YOU WISH TO BE INSURED FOR YOUR OWN TRAINING AND RACING YOU WILL ALSO NEED TO PURCHASE A STARTER, CORE OR ULTIMATE MEMBERSHIP PACKAGE IN ADDITION TO YOUR WORKFORCE LICENCE. IF YOU ARE UNSURE OF WHICH PACKAGE YOU NEED, PLEASE CONTACT BRITISH TRIATHLON MEMBERSHIP DEPARTMENT ON 01509 837137 OR EMAIL: [MEMBERSHIP@BRITISHTRIATHLON.ORG](mailto:MEMBERSHIP@BRITISHTRIATHLON.ORG)**



## £15,000,000 PUBLIC LIABILITY FOR COACHING AND LEADING

Defensive cover that protects the insured if they cause injury to a third party or damage to third party property.

If the insured person is held legally liable compensation will be paid by insurers to the injured party. Coaches, leaders and activators (workforce licence) will only pay the excess of £250 if a claim for damage to property is successfully made against you.

## PUBLIC LIABILITY SCENARIO

During a coached cycling training session on a public road, the coach instructed the group to ride in a tight formation to simulate race conditions. The route included a sharp bend with limited visibility.

However, the coach failed to adequately warn the athletes about this hazard or to implement appropriate safety measures, such as assigning a lead cyclist to scout the route or placing temporary warning signs.

As a result, one triathlete lost control and crashed into a roadside barrier, sustaining serious injuries. The injured triathlete subsequently engaged solicitors to file a claim against the coach seeking compensation. The coach's public liability insurers were notified to manage the legal defence and cover any damages awarded.

**This is an illustrative overview of the insurance provided.** Policy restrictions, terms, conditions, and exclusions apply. Visit the British Triathlon insurance zone for further details, access to the policy documentation, and FAQs.

## PERSONAL ACCIDENT FOR COACHING AND LEADING

Provides compensation for insured benefits caused by accidents.

Typical benefits can include accidental death, permanent total disablement, broken bones.

It will also extend to include benefits such as a weekly payment for time off work, physiotherapy costs, optical and dental expenses.

## PERSONAL ACCIDENT SCENARIO

Whilst on a coached cycling session the lead coach hit the back of a parked car, came off their bike and sustained injuries to their pelvis, broken bones and dental injuries. Benefits were payable to the coach under the Personal Accident policy.

## £5,000,000 PROFESSIONAL INDEMNITY FOR COACHING

Defensive cover that protects coaches who provide advice or instruction. It protects coaches against legal costs and claims for damages from third parties which may arise out of an act, omission or breach of their professional duty in the course of their coaching.

Insurers will only pay compensation to the injured party if the coach is legally liable.

## PROFESSIONAL INDEMNITY SCENARIO

A triathlon coach provides personalised training plans to clients preparing for triathlon events. A participant follows the customised training programme designed by the coach.

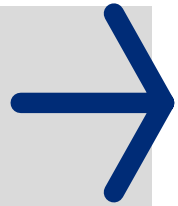
During the training the participant experiences severe health issues, including dehydration and exhaustion, which they attribute to the advice and training intensity recommended by the coach.

The client claims that the coach failed to adequately assess her medical history and fitness level before prescribing the programme, and that the advice was inappropriate and unsafe. Solicitors are appointed to file a claim against the coach for professional negligence.

# British Triathlon membership insurance for **technical officials**

## INSURANCE PROVIDED:

- ✓ **Public Liability.** (£250 excess third party property damage claims)
- ✓ **Professional Indemnity.**
- ✓ **Personal Accident.**
- ✓ **Worldwide cover.**



### £15,000,000 PUBLIC LIABILITY

Provides cover that protects the official if they cause injury to a third party or damage to third party property. If the official is held legally liable compensation will be paid by the insurers to the injured party. The official will only pay the excess of £250 if a claim for damage to property is successfully made against you.

#### PUBLIC LIABILITY SCENARIO

If event officials fail to implement proper safety measures, such as inadequate signage or insufficient barriers that results in injury to participants or spectators, a public liability claim may be filed against them.

### £5,000,000 PROFESSIONAL INDEMNITY

Cover for those that provide advice or instruction during their officiating activities. It protects the officials against legal costs and claims for damages from third parties which may arise out of an act, omission or breach of their professional duty.

#### PROFESSIONAL INDEMNITY SCENARIO

If an official provides advice to a participant that leads to financial loss or injury, a professional indemnity claim may be filed. Insurers would deal with the claims costs and compensation awarded to the claimant.

### PERSONAL ACCIDENT

Provides compensation for insured benefits caused by accidents. Typical benefits can include accidental death, permanent total disablement, broken bones.

#### PERSONAL ACCIDENT SCENARIO

During an event a participant fell off their bike due to a pothole in the road and collided into an official. Official sustained broken collarbone and injuries to their face.

### MOTOR INSURANCE

#### REGISTERED MOTO OFFICIALS ONLY

British Triathlon registered motorcycle officials can benefit from British Triathlon's motor fleet comprehensive insurance cover for the duration of their attendance at permitted events, and therefore avoid putting their own personal motorcycle insurance at risk. Travel to and from the event is not covered by this policy (subject to policy excess).

#### MOTOR INSURANCE SCENARIO

One of the motorcycle officials loses control of their motorcycle due to weather conditions while attempting to navigate the turn. The rider crashes into the safety barrier, causing significant damage to both the motorcycle and the barrier. The motorcycle official is able to claim via the British Triathlon motor insurance rather than claiming on their own personal motor insurance (subject to policy excess).



## WHO AND WHAT IS COVERED?

Covers you whilst undertaking your duties as a technical official or motorcycle official as part of an organised official activity or event. Please note this cover does not extend to any training or racing activities.



This is an illustrative overview of the insurance provided. Policy restrictions, terms, conditions, and exclusions apply. Visit the British Triathlon insurance zone for further details, access to the policy documentation, and FAQs.

# British Triathlon insurance for event organisers

## EVENT DELIVERER

### HOME NATION AFFILIATED CLUB

#### INSURANCE PROVIDED BY BRITISH TRIATHLON

If a club is affiliated to British Triathlon (including home nations), insurance is in place to protect the club, and its committee, officials, members and volunteers in relation to delivering an event.

- ✓ Public Liability
- ✓ Employers' Liability
- ✓ Professional Indemnity
- ✓ Directors and Officers Liability

**YOU MAY ALSO WISH TO CONSIDER EVENT CANCELLATION INSURANCE.** THIS NEEDS TO BE SOURCED INDEPENDENTLY (OUTSIDE OF BRITISH TRIATHLON) AS ADDITIONAL COVER.

### THIRD PARTY / NON AFFILIATED CLUB

#### NO INSURANCE PROVIDED BY BRITISH TRIATHLON

As an event deliverer, or a non affiliated club, it would be your own responsibility to ensure you have adequate insurance protection.

As a minimum, you will need to have Public Liability insurance in place for your event to be permitted with British Triathlon.

In addition, dependent on your individual requirements, you may also want to consider employers' liability, and directors and officers liability protection.

We recommend seeking the advice of a specialist insurance broker.

## EVENT PARTICIPANTS

**The event deliverer insurance provided by British Triathlon does not include any insurance cover for the individual participants.**

**British Triathlon individual membership can provide this additional protection.**

**Please note Starter members receive one race pass. Additional race passes need to be purchased separately for any further races.**

### STARTER PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- ✓ UK

### RACE PASS x1

#### INSURANCE PROVIDED:

- ✓ Public Liability - Racing
- ✓ UK

### CORE PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- ✓ Public Liability - Racing
- ✓ Personal Accident - Basic
- ✓ UK (with limited international cover)<sup>1</sup>

<sup>1</sup> Racing abroad at Europe Triathlon/World Triathlon permitted championships events as listed under [www.triathlon.org/events](http://www.triathlon.org/events). (You will also be covered for 4 consecutive days training broad prior to racing at these events).

### ULTIMATE PACKAGE

#### INSURANCE PROVIDED:

- ✓ Public Liability - Training
- ✓ Public Liability - Racing
- ✓ Personal Accident - Basic
- ✓ Personal Accident - Enhanced
- ✓ UK
- ✓ Worldwide

## WHAT DOES IT ALL MEAN?

### PUBLIC LIABILITY

Provides cover that protects the event deliverer if they cause injury to a third party or damage to third party property. If the event deliverer is held legally liable, compensation will be paid by insurers to the injured party.

### EMPLOYERS' LIABILITY

Protection for damages and legal costs arising out of death or bodily injury caused to employees or volunteers during their engagement with the event delivery.

### PROFESSIONAL INDEMNITY

Cover for those that provide advice or instruction. It protects these individuals against legal costs and claims for damages from third parties which may arise out of an act, omission or breach of their professional duty.

### DIRECTORS AND OFFICERS LIABILITY

Provides cover for claims made directly against individuals e.g. officer, committee member, director and/or trustee for alleged wrongful acts.

### PERSONAL ACCIDENT

**Basic cover:** provides compensation for insured benefits caused by accidents. Typical benefits can include accident death, permanent total disablement, broken bones.

**Enhanced cover:** will extend to include benefits such as a weekly payment for time off work, physiotherapy costs, optical and dental expenses.

### EVENT CANCELLATION INSURANCE

Protects event organisers' expenses or revenue should an event be necessarily and unavoidably cancelled, abandoned, postponed, rescheduled etc, including options for adverse weather, acts and threats of terrorism, civil commotion, national mourning.

# British Triathlon insurance zone

DOCUMENTATION

EDUCATION

INFORMATION

Visit the British Triathlon insurance zone for further details of the insurance benefits that are provided within each membership category. You can also view the policy documentation and some frequently asked questions.

[www.marshsport.co.uk/ngb-schemes/british-triathlon-insurance-zone.html](http://www.marshsport.co.uk/ngb-schemes/british-triathlon-insurance-zone.html)





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