



## INSURANCE FAQs

### **Glossary of Abbreviations:**

HW - Hockey Wales

AIS – Antur Insurance Services

PL/PI - Public Liability/Professional Indemnity Insurance

PA - Personal Accident Insurance

GP - General Practitioner

**Q. The HW insurance states that I can only coach/officiate HW members or officiate in HW recognised games/competitions. But I also coach in my local school/college/community centre where many of the participants are not registered with HW. Does my insurance cover me for this?**

A. Within the existing terms and conditions of the PL/PI Insurance Coaches/Officials are covered to teach students that are not members of the HW in the following circumstances:-

- i. Community Coaching;
- ii. After School Clubs;
- iii. other scenarios with prior agreement of insurers.

These activities are deemed to be non-commercial ventures, however, Coaches/Officials are permitted to receive reasonable out of pocket expenses for such classes. The policy will indemnify the Coach/Official only – there is no cover for the students or the community group providing the classes.

**Q. That's fine but I also Coach/Officiate Clubs/Games in England and some friendly matches between English and Welsh Clubs. Am I covered for this?**

A. As a Club Coach/Official relying on the cover provided by virtue of your membership of the HW, you are covered to coach/officiate for HW Members and HW sanctioned games only. So you will not be covered to Coach/Officiate in cross border games other than in league or friendly matches involving Welsh teams playing against other clubs in the same league structure. Additional insurance to cover all matches is available.

**Q. I assume that where the match is a South Wales & West of England league match (HW recognised) between English and Welsh Clubs with either the umpire being appointed by either of the two Umpires Associations, or where the club nominates a qualified umpire (as per the rules) that the Welsh umpire would be covered as would be coaches and members**

A. As long as these games are a part of the 'pyramid' system in place where HW affiliated clubs compete, then the HW registered and qualified official blowing would be covered. Basically if this is a league game where a Cardiff team is playing a Bristol team as part of the league fixtures/cup competition then the HW Umpire is covered.

We won't be looking to pick up any negligence relating to the Bristol Team's Umpire.



**Q. What is the situation in pre-season friendlies between English & Welsh clubs (again all within the same league structure) as I know that a number of clubs close to the border – Newport, Abergavenny, Newtown etc) play against English teams as part of their preparation – are umpires / coaches / members covered.**

A. When playing cross border games against teams in their usual league structure we can extend to cover, without any additional premium or notification. We will not be looking to pick up the Summer festivals in this broad cover, these can be insured separately. As with the previous question, only HW qualified umpires and coaches will be covered. This fits with ‘the business’ definition and is expected to be around 5 games as pre-season, if a team is having an extensive pre-season then we would expect to be informed and can then take a view to consider whether an additional premium is required. Matches (at any time) against teams that are not within their usual league structure and are not registered with the HW are not automatically covered and must be advised to insurers for their consideration.

**Q. Our Club holds taster sessions for potential new members, whilst the Club and Coaches are registered with the HW, some of the people attending the taster sessions will not be. Am I insured to coach these taster sessions?**

A. Coaches are covered to coach the taster sessions, but these are to be Non-Competitive training games and drills only. After 4 taster sessions, the students are expected to become members of HW if they wish to continue to play. The probationary students are not covered by the PA Insurances until they become members of HW.

Probationary Students are covered as Temporary Members for the PL/PI for the 4 taster sessions only. Coaching probationary students in these circumstances does NOT invalidate the Club’s or the Coaches insurance.

**Q. If a coach takes a session(s) at an after school club, accepted that the pupils are not covered but is the coach and any club members that are helping out?**

A. The coach is covered if it is non-commercial coaching after school club, any helpers should hold HW coaching qualifications and be fully paid up and registered members to fall within the insurance.

**Q. What if after the Taster Sessions, a probationary student decides that they want to continue training but do not want to play matches or join HW?**

A. The Club/Coach should not let this happen under any circumstances. If a Coach allows a non-member student to attend their HW sessions beyond the 4 “taster” sessions, the Coach is at risk of invalidating their PL/PI insurance.

**Q. Is our club committee covered by HW PL/PI & PA insurance policies?**

A. Yes, provided the Club, it’s Coaches and Members are registered with HW. Committees may wish to consider additional covers such as Trustee Indemnity or Directors & Officers Liability which protects the committee members against defined wrongful Acts. For more information please contact AIS.



**Q. What does my insurance as a Member of Hockey Wales cover me for?**

A. Please see the insurance summary on the Hockey Wales web-site.

**Q. I need surgery for my injury does the HW insurance cover me for the cost of this?**

A. No. You will need to purchase Private Medical Insurance to secure this type of benefit.

**Q. Can I claim for sports massage under the Medical Expenses benefit under the PA Insurance?**

A. As we have included Medical Expenses for all members, physiotherapy could be claimed under this section by all members, but would still require to be upon GP referral rather than general sports massage. Cover for Physio is 75% of costs, subject to £50 excess

**Q. If I am injured & the doctor says I need an MRI Scan, but there is a long waiting period, can I claim for the cost of a private scan?**

A. As Medical Expenses are included as standard now, this could be claimed under the policy. Noting that the policy covers the costs of any reasonable costs incurred, following instruction from a GP, in excess of that covered by the NHS. Would only apply to the difference between any private health insurance rebate and the actual cost incurred. 80% of costs of covered, £50 excess

**Q. What if I need an operation, can go to a private hospital and make a claim?**

A. again, as Medical Expenses are included as standard now, this could be claimed under the policy. Noting that the policy covers the costs of any reasonable costs incurred, following instruction from a GP, in excess of that covered by the NHS.

**Q. Our club is travelling to Europe to compete in a tournament. The club and players are all Hockey Wales Members but those that we are competing against are not Hockey Wales Members. Are we still covered by the Hockey Wales club and member insurance?**

A. Provided the Tournament is sanctioned by a recognised Hockey Governing Body, in the country where you are competing, the HOCKEY WALES insurance extends to Europe. There is a UK Jurisdiction, however, which means that any liability claims against you will have to be brought in the UK courts.

It is imperative that members competing abroad purchase Travel Insurance which will cover them for competing in sporting tournaments. Please contact AIS for a travel insurance quotation.



**Q. I occasionally travel to Europe over the weekend to carry out coaching to non-Hockey Wales Members – does my Hockey Wales PL/PI and PA Insurance cover this activity?**

A. If you are Club Coach/Official relying on the cover provided by virtue of your membership of the Hockey Wales, you will NOT be covered for this activity.

The PA insurance for you as a Coach/Official is valid worldwide, so yes you are covered. But you should still purchase Travel Insurance which will cover the additional costs that you may incur if you are injured whilst overseas. Please contact AIS for a travel insurance quotation.

**Q. Under the PL/PI Insurance are Clubs and Members covered for Participant to Participant Liability and/or Member to Member Liability and what is the difference?**

A. Participant to Participant Exclusion as defined in Exclusion N in the Policy Wording (page 4/11)

“(N) Any Personal Injury caused and/or contributed by any Insured and/or to any participant caused and/or contributed by any participant in a match and/or practice in regards to Category 4 Sports unless specified in the schedule.”

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout and the opponent brings an action against him.

Member as defined in the Policy wording is “10. “Member” means any member, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport named in the schedule.”

Member to Member cover is the liability of one Member to another Member provided that they are not a participating in the Sport e.g. a member accidentally shuts another member’s fingers in the door of the dressing room.

So, in summary, both Member to Member and Participant to Participant Liability is covered.

**Q. Am I insured if I hit a ball that breaks a car window?**

Yes. You will be cover under HW Public Liability insurance whilst practicing, training and playing.

**Q. Am I insured if I hit a ball of the pitch and injures a spectator?**

Yes. You will be cover under HW Public Liability insurance whilst practicing, training and playing.

**Q. Am I insured if I break my leg following “normal” hockey activity on the pitch which results in me being off work and lose pay?**

Again, currently no loss of income cover included if they are off work, however this cover can be purchased on a club by club basis and for more information please contact Chris Brewer at Hockey Wales.

**Q. Am I insured if I receive a cut from broken glass on the pitch which leads to me suffering loss of earnings?**

If your Club has one of the Top Up Option covers then you will have insurance. See below or contact AIS for more information.

**Q. Am I insured if I get hit in the mouth by a ball or raised stick and I suffer a broken tooth?**

Broken teeth are covered under Medical Expenses section. Cover is in respect of whole, sound teeth only. i.e. cover won’t pay for damage to existing artificial teeth or damaged crowns etc.



Top up Cover – Covers Loss of Earnings

<b>Temporary Total Disablement</b>	£50 per week
<b>Temporary Partial Disablement</b>	Not Insured
Excess Period	14 days
Benefit Period	52 weeks

For further information please contact the AIS team:

- Email: [clementine.jenkins@anturgroup.co.uk](mailto:clementine.jenkins@anturgroup.co.uk)
- Tel: 01792 452504