

If you are considering insurance for your club or activities, this guide will give you things to think about to make sure you get what your club needs.



- * Certain types of insurance may be compulsory for your club before you enter into competitions or leagues.
- * Your National Governing Body may provide insurance or recommend specific insurance companies, policies or specialist advisors. Affordable group insurance schemes tailored to the needs of sports clubs are available through many governing bodies.
- * Ensure you read policies carefully so that you are clear what your club is and isn't covered for and what your club's liabilities are, e.g. levels of excess.
- * Carefully think about what your club needs to cover in terms of activities or property (buildings, equipment etc.)
- * Ensure you don't miss anything off your insurance policy and also ensure that your club is not paying for something that is not needed.
- * Annually review your clubs insurance arrangements to ensure they continue to meet your club's needs and obtain an appropriate number of renewal quotes to test value for money.
- * Implement agreed measures from the Risk Action Plan to reduce risk.
- * Monitor to ensure that standards are maintained.

For more details on some different types of insurance that can be relevant for sports clubs, see overleaf.

DISCLAIMER:

Information is for guidance only and does not constitute formal professional advice. As such, no reliance should be placed on the information contained in this toolkit. Where specific issues arise in your organisation advice should be sought from the relevant expert(s) as necessary.