



**The client had 2 left feet,
now one is broken and
their solicitor is blaming
you...**

Coaches Liability Insurance

As a coach you bring health and happiness to many, but sometimes things go wrong and that's when you understand the importance of an insurance policy arranged by Mann Broadbent Sports Insurance. Mann Broadbent have been specialists in arranging sports and leisure insurance since 1961, so we can remove the worry of insurance with our friendly service and hassle free policies.

Covers available include:

- Public Liability (also known as 3rd Party Liability)
 - o Cover for injuries to other people
 - o Cover for damage to other peoples' property
 - o Cover for professional advice (also known as professional indemnity)
- Employers Liability (including cover for volunteers and part timers)
- Products Liability
- Personal Accident & Illness
- Kit & Equipment
- Legal Expenses

For individual Liability limits please refer to the proposal form.

If you rent a venue and they insist upon insurance give us a call for free advice.

ALSO AVAILABLE

Please contact us if you require a quote for your Clubhouse, Kit, Grounds Equipment, Trophies, Travel and Committee Members Liability.

**CALL US ON 01905 612 336
for quote or assistance**



Coaches Proposal Form

This product is intended for Coaches who undertake their activities at Premises other than those owned or leased and operated by them

Name / Names
Company Name (if relevant)
Status - Sole Trader / Partnership / Ltd / Charity.....
Correspondence Address Post Code

Telephone (inc mobile)
Email.....

Date cover to start from
Activities / Sports coached

Do you carry out your activities in territories other than the UK YES /NO

If Yes please provide full details of all Territories and the activities carried out

At what type of Locations do you undertake your coaching sessions (e.g. Schools, Colleges, Sports Centres, Sports Clubs etc).....

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Do you own or lease your own business premises YES/NO
If Yes

(a) please provide full details

(b) do you hire these premises to others YES/NO - If Yes please provide full details

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Is your equipment used in connection with your activities maintained and kept in a good state of repair YES /NO

If No please provide full details

Are the coaches to be covered qualified to a minimum standard as recognised by the UK Nationals Sports Governing Body for the activities / sports(s) being instructed? - YES/NO

Are coaches accredited by your National Governing Body of Sport (NGB)? - YES/NO

Will all sessions be supervised at a minimum ratio as recommended by the UK Nationals Sports Governing Body for the activities / sports(s) being instructed? - YES/NO

Are all coaches (including Yourself) checked and verified as a suitable person using as a minimum a search against the Criminal Records Bureau? - YES/NO

Public Liability

Standard Indemnity Limit £2m Public Liability & £1m Professional Indemnity

Would you like to increase Public liability to £5m? - YES/NO

Is your Annual Coaching Turnover under £25,000? - YES/NO If over £25k please state annual turnover

How many people including yourself are engaged in the business

Do you engage Volunteers YES/NO If Yes how many

Employers Liability

Do you require £10m Employers Liability - YES/NO

Is your total Annual Coaching Wageroll under £25,000? - YES/NO If over £25k please state annual wageroll

Is your annual Clerical Wageroll under £25,000? - YES/NO If over £25k please state annual wageroll

How many Employees are engaged in the business

Do you engage Volunteers YES/NO If Yes How many

Additional Covers

Would you like us to contact you to discuss equipment insurance, personal accident insurance, directors & officers insurance, property insurance or any other insurance need? - YES/NO

Claims History

Have you or any of the proposers, partners or directors in the business suffered any claims or losses or incidents which have or could give rise to a claim in the last 5 Years (whether insured or not) YES /NO

If Yes please provide full details including Incident Date, Circumstances/Details and Cost or Outstanding Estimate

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Insurance History

Are you or have you been insured for any of the risks now proposed YES/NO

If Yes please provide details of your Insurer and Policy number where possible

Have you or any of the proposers, partners or directors in the business had

(a) any insurance proposal refused or declined, YES/NO

(b) any insurance cancelled or renewal refused YES/NO

(c) any increased or special terms imposed on any business insurance YES/NO

If Yes to any of the above please provide full details

General Questions

Have you or any director or partner in the business

(a) been convicted of or charged with (but not yet tried) or given an official police caution in respect of any criminal offence (other than a motoring offence) YES /NO

(b) been declared bankrupt or insolvent or the subject of any bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures YES /NO

(c) have any outstanding County Court Judgements or Sheriff Court Decrees YES /NO

(d) been a director of a company which went in to liquidation YES /NO

(e) been the subject of a recovery action by HM Revenue and Customs YES /NO

(f) been prosecuted or received similar notice of intended prosecution under the Consumer Protection Act, Health and Safety Act or similar legislation or been issued with a prohibition notice or improvement under any Health and Safety legislation YES /NO

If Yes to any of the above please provide full details

Declaration

I/We

a) declare that the answers given to questions asked are true and complete to the best of my/our knowledge and belief

b) confirm that if any answer to a question has been supplied by any other person on my/our behalf I/we have read and fully understood those answers and they are complete and correct

c) agree that this proposal form, declaration and the additional information provided by me/us and my/our insurance intermediary will form the basis of the contract between me/us and underwriters

d) understand that any material fact which is information that may influence the assessment, acceptance and terms provided has been disclosed and recorded

e) have seen or been given the opportunity to see a copy of the full policy wording

f) understand that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators loss adjusters or fraud investigators for the purpose of my/our insurance

g) understand that if any answers to questions given are not true that this insurance may not protect me/us in the event of any claim

h) understand underwriters reserve the right to decline any proposal

Signature of Proposer..... (Must be the person detailed in question 3 above)

Date..... Daytime Telephone Number

Law applicable to the Contract

The law applicable to this contract is that of England unless otherwise agreed between us in writing. If there is any dispute as to which law applies it will be English Law

Data Protection Act – The personal and business information you provide or which is supplied by third parties including the details of directors' officers' partners and employees may be used by us and /or our carefully selected third parties to provide you with a quotation, deal with your policy, help administer your policy, search credit reference agencies (who may keep a copy of the search), handle claims, undertake checks against publicly available data (such as county court judgements or sheriff court decrees, electoral roll, bankruptcy orders, winding up procedures, repossessions), for customer surveys market research and compliance business reviews.

We share your details with those companies who are underwriting your insurance policy and others including insurance organisations, professional advisers, third party suppliers, claims handlers, loss adjusters, professional advisers and mediation companies to administer and regulate your insurance, for fraud prevention purposes and where we are legally obliged to do so.

In some circumstances we may need to collect data which under the Data Protection Act is defined as sensitive (such as medical history or criminal convictions) for the purposes of evaluating risk, assessing the terms of the insurance contract or administering any claims that may arise.

By proceeding with this application you have signified your consent to such information being processed by us. If you provided information (including any sensitive personal information) to us about another person by doing so you have confirmed to us that you have their permission to provide it and for us to process that information, also that you have told them of this.

Your personal details may be transferred to countries outside the European Economic Area they will at all times be held securely and handled with the utmost care in accordance with all the principles of English law.

Mann Broadbent are also able to provide cover for **kit, buildings, trophies, grounds equipment, team travel, and committee member's liability.**

For more information please call **01905 612336** or visit **www.mannbroadbent.co.uk**

The following tables provide only a summary of the main policy benefits available and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided upon completion of your contract or at any time on request.

PUBLIC AND PRODUCTS LIABILITY FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>Public Liability Protection against your legal liability for injury to third parties and damage to their property including obstruction, trespass or nuisance and wrongful arrest arising in connection with the business up to the limit of indemnity stated in your schedule in respect of any one incident</p> <p>Cover extends to include</p> <ul style="list-style-type: none"> Professional Advice as a Sports Coach Legal costs and expenses in defending proceedings brought under all relevant Health and Safety legislation Compensation for Court Attendance as a witness in connection with any claim under this section Defective Premises Act Liability Personal liability of employees, directors or partners whilst they are overseas on your business Employees and visitors personal belongings Contingent Motor Liability arising out of the use of any vehicle not owned by you within the UK 	<p>Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity specified in the Policy Schedule whichever is the lower</p> <ul style="list-style-type: none"> Professional Advice as Sports Coach is limited to £1,000,000 or the Limit of Indemnity specified in the policy schedule which ever is the lower The indemnity in respect of Professional Advice as a Sports Coach applies as the total aggregate limit in respect of all losses in any one period of insurance Loss or damage to property in your custody or control or products supplied Fines penalties or liquidated or punitive damages Cover for any design formula and advice provided by you for a fee or in circumstances where a fee would normally be charged Injury to any Employee Abuse Ownership possession or control of any craft designed to travel in on or through water air or space The exposure to, inhalation or ingestion of, fears of the consequences of exposure to or inhalation of, costs or expenses directly or indirectly incurred investigating, repairing, removing, replacing, disposing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos. Pollution & Contamination unless caused by a sudden identifiable unintended and unexpected incident Territorial limits exclude USA and Canada unless specifically extended Work in or on or travel to and from any offshore installation or support vessel The first part of any claim – your excess
<p>Products Liability Protection against your legal liability for compensation costs and expenses following injury or damage by goods that you have sold, supplied, repaired, tested or delivered in connection with the business up to the limit of indemnity stated in your schedule and in the aggregate in any one period of insurance</p> <p>Cover extends to include</p> <ul style="list-style-type: none"> Legal costs and expenses in defending proceedings brought under consumer protection legislation 	<ul style="list-style-type: none"> Fines penalties or liquidated or punitive damages Cover for any design formula and advice provided by you for a fee or in circumstances where a fee would normally be charged Products supplied installed or incorporated in any craft designed to travel in or through water air or space Guaranteeing the performance of any Products Products knowingly supplied by you to the USA and Canada Pollution & Contamination unless caused by a sudden identifiable unintended and unexpected incident The total aggregate limit in respect of all losses in any one period of insurance is limited to the indemnity limit stated in your policy schedule The first part of any claim – your excess

EMPLOYERS LIABILITY FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>Protection against your legal liability for bodily injury to your employees up to a limit of £10,000,000 including costs and expenses.</p> <p>Cover includes</p> <ul style="list-style-type: none"> Legal costs and expenses in defending proceedings brought under Health and Safety at Work legislation Unsatisfied Court Judgements in favour of employees injured in your employment by third parties Compensation for Court Attendance as a witness in connection with any claim under this section 	<p>Please refer to the Employers Liability Section of the Policy booklet</p> <ul style="list-style-type: none"> Cover for acts of Terrorism is limited to £5,000,000 Any liability for which compulsory motor insurance is required Work in on or travelling to or from any offshore installation

GENERAL POLICY EXCLUSIONS - Please refer to the General Exclusions in the Policy booklet

The policy excludes loss, damage, injury or liability arising from or relating to

- Sonic Bangs
- Radio Contamination Nuclear Risks
- War Government Action
- Terrorism (The property sections of the policy may be extended to include Terrorism cover for an additional premium)
- Civil Commotion in Northern Ireland
- Failure of computers or other equipment to correctly recognise any date
- Loss of Data resulting from damage to any Computer or Electronic Equipment or Data Storage Materials
- Computer Hardware or software, Data or Data Storage Materials or other Electronic Equipment damaged by programming or operator error, virus or similar mechanism, malicious persons, hacking, denial of service attack