

England Netball 2015-16

Insurance Frequently Asked Questions



The England Netball insurance scheme is provided as a Membership benefit and ensures that Affiliated Members (referred to in the Liability insurance documents as 'Registered Participants') and in the Personal Accident documents as an 'Insured Person' are covered for Liability and Personal Accident Insurance, at the level of cover applicable to their category of membership.

This document is intended as a guide only - full terms and conditions apply as detailed in the EN insurance policy documents, in association with EN's current Memorandum, Articles, Regulations and Policies. These documents are available to individuals on request by email, or can be downloaded by every member on the downloadable documents in MyNet.

Coverage

This insurance is designed to provide Liability Cover for the following 5 main areas:-

- **Public Liability** - legal liability for bodily injury or property damage to third parties, arising out of the activities of England Netball, its affiliated Clubs, Leagues, Counties, Regions and Members (Registered Participants)
- **Products' Liability** - legal liability for injury or property damage to third parties, arising out of any product (including defective containers) sold or supplied by England Netball, its affiliated Clubs, Leagues, Counties, Regions and Members (Registered Participants)
- **Directors' and Officers' Liability** - legal liability protection to Directors and/or Officers of England Netball and its affiliates arising out of their executive and management responsibilities
- **Libel and Slander** - legal liability protection for unintentional defamatory comments made, either verbally or in print
- **Professional Indemnity** - legal liability for financial loss, which the claimant alleges, has occurred due to negligent advice, given by those within England Netball and its Regions, Counties, League, Clubs & Members (Registered Participants) who provide instructions or coaching/advice

This insurance also provides benefits for:

- **Personal Accident** – for injuries sustained in recognised and authorised activities undertaken in accordance with specific terms and conditions

Indemnified Members

Affiliated Members are covered as per the schedule of benefits for Public Liability and Personal Accident Insurance if they have paid the appropriate Membership Fees **and participate in 'recognised and authorised' netball activity.**

- A Member of:
 - A Club ('Gold' level cover)
 - A Young Persons' Group ('Gold' level cover)
- A College or University ('Silver' level cover)
- A County Netball Association's Management Committee (including the County Schools Committees and their activities) ('Gold' level cover)
- A Regional Management Board's Management Committee (including Regional Schools Committees and their activities) ('Gold' level cover)
- Advisory Groups, Committees and Technical Support Groups working with either England Netball or their Regional Management Boards and County Committees ('Gold' level cover)
- The Committee of a Club or League in which **all** the Committee members are affiliated to England Netball ('Gold' level cover)
- Volunteers join England Netball under the Social and Supporters category receive the Liability Insurance as a benefit (No Personal Accident cover)
- An Independent Registered Participant (non-playing) i.e. coach / umpire / tutor / match official / umpire assessor / volunteer, appropriately qualified to England Netball and join via their County Netball Association or an affiliated Club ('Gold' level cover)
- An England Netball or ESNA Honorary Life Member ('Gold' level cover)
- England Netball contracted and zero hours Staff ('Silver' level cover)

Recognised and Authorised Netball Activity

England Netball only recognises certain versions of the game and therefore affiliated members/groups are only indemnified whilst playing, training, attending courses or carrying out activities in relation to the following recognised versions of the game:

- Netball – single gender full 7 aside version of the game in accordance with EN and/or INF (International Netball Federation) rules and regulations including:
 - Back to Netball
 - Netball Now
- Fast5/FastNet – single gender 5/7 aside version of the game in accordance with EN and INF rules and regulations
- Versions of the games that are endorsed by EN in recognition of the participants' disability.
- High 5 – mixed gender 5 aside version of the game for 9-11 year olds in accordance with EN rules and regulations
- Indoor Netball (or Nets) - mixed gender version of the game in accordance with EN and/or World Indoor Netball Association (WINA) rules and regulations.
- Mixed netball (all versions listed above) at a recreational level. England Netball welcomes mixed netball as a growing recreational form of the game and the involvement of men in netball in all roles. The recreational form of the game is defined as the casual participation in a non-competitive or competitive game at a local or county level, where the result does not have a consequence on a league, tournament or series of games at a Regional Level or above.
- Walking Netball - single gender full 7 aside version of the game played at walking pace.

The policy applies to groups/individuals participating in the recognised and authorised versions of the game; England Netball does not always have jurisdiction over those providing recognised and authorised versions of the game to ensure that they are being delivered in a safe environment with adequate supervision.

Individuals should carry out their own risk assessment of the environment or activity prior to participating. Failure to carry out a risk assessment and participate in an inappropriate environment may result in any potential insurance claim being invalid. Please refer to the EN website for information relating to assessing playing environments, events guidance and safeguarding for away trips and also in the case of mixed netball individuals are encouraged to take into account the physical differences between men and women when assessing a safe environment.

The policy also applies to Registered Leagues of England Netball where all clubs and participants are affiliated to EN when participating in versions of the game in accordance with EN and INF rules and regulations.

Personal Accident Insurance

This insurance is designed to provide Personal Accident benefit for injuries sustained in recognised and authorised netball activities.

'Silver' level cover includes:

- Loss of Limb, Loss of Sight, Loss of Speech/Hearing, Permanent Total Disablement, Accidental Death
- Broken Bones (reduced in comparison to Gold cover)
- Emergency Dental Expenses

In addition 'Gold' cover for an Insured Person over 16 years old and not participating as a Premier League or Super League Umpire includes:

- Temporary Total Disablement - Subject to a 14 day excess deductible; individual must be in paid employment
- Hospitalisation - Confinement of 24 hours or more
- Convalescence - Recuperation following hospital confinement of 7 days or more
- Physiotherapy – Subject to a £60 excess deductible
- Loss of Limb, Loss of Sight, Loss of Speech/Hearing, Permanent Total Disablement, Accidental Death
- Broken Bones – Subject to a scale of benefits
- NEW – Torn ACL (Anterior Cruciate Ligament) necessitating surgery to repair
- Emergency Dental Expenses – Subject to a £50 excess deductible

The benefits and sums insured vary according to the category of membership and the netball activity undertaken. For full details of your coverage you should read the policy summary and policy wording. Social and Supporting members do not receive any Personal Accident Insurance.

Personal accident insurance covers any applicable expenses and confinement irrespective of where the injury was sustained; injuries may be sustained worldwide excluding Cuba and Iran.

The policy operates when any of the individuals/groups listed below are engaged in a netball activity which is recognised or authorised by England Netball. The activities that EN recognise and authorise are detailed in the most current Policies which the 'FAQs' below seek to clarify.

**To register a claim, please complete a claim form (available to download from MyNet) and send to:
Membership Dept., England Netball, 1-12 Old Park Road, Hitchin, Hertfordshire, SG5 2JR.
Tel : 01462 442344 – Fax : 01462 442343 – Email : affiliations@englandnetball.co.uk**

Frequently Asked Questions

Q.1 Are Clubs and Leagues covered by England Netball's Public Liability policy?

- A.
- Yes, affiliated Clubs and registered Leagues are insured for Public Liability, only if **all** of the individuals on that Club or League's Management Committee are members of England Netball and are participating in recognised and authorised netballing activities.
 - The Club or League will also be insured for Public Liability for the actions of new, unaffiliated individual's participating in netball for a maximum of **three** sessions, in a 3 month period before joining the Club. To be eligible for this cover, signed and dated attendance records of all such unaffiliated individuals must be kept by the Club or League to evidence unaffiliated activity.
 - Affiliated members who are within the England Netball Excel Programme, i.e. Satellite and County Academies, may participate in activities with new, unaffiliated individuals for a maximum of **six** sessions. To be eligible for this cover, signed and dated attendance records of all such unaffiliated individuals must be kept by the Club or League for a period of three years.

Q.2 Are unaffiliated individuals participating within member Clubs or Leagues covered?

- A.
- No – only affiliated members who have paid an appropriate membership fee for the current season to England Netball are covered by our insurance. Clubs will be insured for Public Liability for the actions of unaffiliated individuals in accordance with Q.1 above.

Q.3 Are affiliated individuals (player, coach, umpire, tutor etc.) fully insured when taking part in recognised and authorised netball activities with non-affiliated individuals or playing against non-affiliated clubs?

- A.
- Insurance cover is operative when affiliated members are participating in recognised and authorised netball activity; it is not dependent on who else is participating in the activity. This extends to:
- Affiliated members who are participating in recognised and authorised netballing activities on any CPD / EN / Officiating or UKCC Coaching Course with unaffiliated individuals
 - Affiliated members who are leading recognised and authorised netballing activities, i.e. Coaches, Tutors and Umpires, with unaffiliated individuals

Q.4 Are affiliated Coaches covered wherever they coach?

- A.
- An affiliated coach is **only** insured for both Liability and Personal Accident Insurance for delivering a recognised and authorised netballing coaching activity if they have attained, any of the following:
- The 'new' UKCC Level 2 or 3 and / or the 'old' EN Level 1 **Assessed**, or higher coaching award.
 - An individual holding only the 'new' Level 1 UKCC qualification or the 'old' EN Level 1 (**not Assessed**) do not hold Public Liability Insurance for any netball session, unless supervised by an affiliated coach holding one of the above-mentioned coaching qualifications.
 - The 'new' Level 1 UKCC qualification and the 'old' EN Level 1 are considered assistant coaching qualifications only
 - Unqualified coaches are not covered for any Public Liability Insurance

Q.5 Am I covered as a 'trainee' Coach?

- A.
- During the trainee period any recognised and authorised netballing coaching activity must be carried out only under the direct supervision of an accredited Coach. An accredited Coach is defined as holding the Level 2 or Level 3 UKCC qualification.

Q.6 Are affiliated match officials (Umpires / Match Bench Officials) covered wherever they officiate?

- A.
- A qualified Umpire / Match Bench Official is insured for Public Liability Insurance for officiating within recognised and authorised netballing activity. They also receive 'Gold' Personal Accident Insurance cover provided they are participating in a recognised and authorised netballing activity.

Q.7 Am I covered as a 'trainee' Umpire / Match Bench Official?

- A.
- 'Trainee' Officials who are affiliated members of England Netball and are working towards an England Netball or Netball Europe Umpiring Award are covered when officiating in any recognised and authorised netballing activity in accordance with Q.6 above.

Q.8 Do any age restrictions apply to the policy?

- A.
- The Personal Accident Insurance applies up to the age of 80, for all affiliated members who are participating in any recognised and authorised netballing activity of England Netball
 - Once the affiliated member turns 80 years old, if they wish to continue their involvement within any

recognised and authorised netball activity and receive Personal Accident Insurance, they should contact the EN Membership Dept. to consider their options, prior to undertaking any recognised and authorised netball activity

- The minimum age limit for Coaches and Umpires (including trainees) will be as per the current England Netball regulations.
- There is no maximum age limit for the Public Liability insurance

Q.9 What is the insurance position regarding affiliated males participating within affiliated Clubs and registered Leagues?

- A. Males can affiliate through a club (although some clubs may be single sex) or as an Independent Registered Participant (non-playing member). All affiliated members of England Netball are insured whilst participating in any recognised and authorised netballing activity in accordance with the conditions stated in this document and other published terms and conditions.

Q.10 Are Educational Establishments who are affiliated covered if they are playing in local competitions?

- A. No. Educational Establishments are deemed to be covered by their own insurance and receive no England Netball insurance cover from their membership. An Educational Establishment would need to be affiliated as a Club to access the England Netball insurance. However, players **are** covered by their Secondary School / College & University membership category if participating in the England Netball National Schools competition.

Q.11 Are affiliated members covered if they participate in Netball while on holiday or overseas tours?

- A. The Personal Accident Policy provides cover for all affiliated members of England Netball who are participating in any recognised and authorised netballing activity by England Netball anywhere in the World other than Cuba and Iran.

The liability risks associated with participation are covered worldwide during England Netball authorised and recognised activity.

Please Note: No cover is provided for activities not recognised and authorised by England Netball.

Q.12 If I receive a solicitor's letter advising that they are holding me liable for an accident, what should I do?

- A. Do not respond to it. Forward the correspondence immediately to the England Netball Membership Services Manager. We will then take further action on your behalf, and you will be kept informed.

Q.13 If my club organises a fundraising event and the venue is asking for insurance confirmation is my club covered?

- A. Some fund raising and social activities organised by Clubs and Members are covered for Public Liability Insurance. Please refer to the Policy Exclusions as certain types of event require prior insurer consent for cover to apply.

Q.14 How do I make a Personal Accident Claim?

If you have had an accident and wish to make a claim you can download the Personal Injury Claim form from MyNet Document Downloads or alternatively contact the Membership Dept. on 01462 442344 or via email at insurance@englandnetball.co.uk

Q.15 Am I insured as a First Aider?

- A. As a member of England Netball and if you are appropriately trained to administer First Aid you would be insured for Liability arising from the provision of First Aid treatment (excluding treatment provided by a qualified medical practitioner, such a Doctors or Physiotherapists who should carry their own insurance).

Q.16 Am I still insured to participate if I become Pregnant?

- A. England Netball recommends that individuals (player, coach, umpire) if pregnant should only participate with approval from their doctor and in accordance with any guidelines issued by itself. Neither England Netball, nor the club will be held liable for any pregnant individual participating in recognised and authorised activity should the expectant mother suffer a miscarriage or permanent damage to herself and/or unborn child as a result of participating.

The England Netball Personal Accident cover will not provide any benefit for injury, loss or expense due to pregnancy, childbirth, miscarriage or any consequence thereof.

For example, if an Insured Person who is pregnant is involved in an accident (not pregnancy related) and suffers a broken leg then, subject to claims validation, we would pay any broken bones benefit, the Hospital Confinement benefit and Temporary Total Disablement benefit due under the Personal Accident Insurance Policy resulting from this injury.

However, if the absence or hospital stay is prolonged as a direct result of pregnancy, pregnancy complications or even early childbirth then this would not be covered.

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Q.16 Am I still insured to participate if I become Pregnant?

- A. England Netball recommends that individuals (player, coach, umpire) if pregnant should only participate with approval from their doctor and in accordance with any guidelines issued by itself. Neither England Netball, nor the club will be held liable for any pregnant individual participating in recognised and authorised activity should the expectant mother suffer a miscarriage or permanent damage to herself and/or unborn child as a result of participating.

The England Netball Personal Accident cover will not provide any benefit for injury, loss or expense due to pregnancy, childbirth, miscarriage or any consequence thereof.

For example, if an Insured Person who is pregnant is involved in an accident (not pregnancy related) and suffers a broken leg then, subject to claims validation, we would pay any broken bones benefit, the Hospital Confinement benefit and Temporary Total Disablement benefit due under the Personal Accident Insurance Policy resulting from this injury.

However, if the absence or hospital stay is prolonged as a direct result of pregnancy, pregnancy complications or even early childbirth then this would not be covered.