

Chesterfield Hockey Club

GENERAL INFORMATION ON CLUB'S INSURANCE COVER

CLUB COVER

1. Public Liability

Cover for Chesterfield Hockey Club's (CHC's) third party liabilities are provided under the CHC's policy. This is where claims are made against the Club for injury or loss if the club or a member of the club is to blame. Cover is for all games or events for CHC or under the CHC umbrella at St. Mary's R.C. ground, Chesterfield S41, or at away venues. Cover includes Umpires and Coaches, whether qualified or not and 'volunteers' and non-members helping out, such as parents, etc. It covers 'member-to-member' liability, (i.e., where a member is negligent, causing loss or damage to another member). It covers Club functions at other venues away from St. Mary's ground, such as the Annual Dinner. Such things as 'Summer Hockey' are also covered as long as these are formally organised by CHC. Members (or volunteers) umpiring or coaching games are covered when officiating games involving teams from CHC. The Club advises additional cover under the MHA (Midlands Hockey Association) for any Club umpires in any games in the UK involving the club. Note; Drivers of cars taking other team members (not for hire or reward) should be covered under their own motor insurance for third party claims, but they should check with their own motor insurer.

2. Employers Cover

CHC is covered for claims in the event of an employee becoming injured in the course of their employment. This cover extends to volunteers acting on the clubs' behalf and also where the Club pays for coaches, umpires etc., even on an ad-hoc basis.

Circumstances that are not covered & CHC recommendations to members

1. Personal Accident Cover

There is no cover in place if someone is accidentally injured resulting in temporary or permanent loss of earnings. Obviously any claims of losses from members and others for CHC's negligence are covered in the above two main club policies. CHC advises its members to consider taking out their own Personal Accident insurance policies to cover such possibilities, (typical 2010 cost £60 to £100 per annum depending upon the level of cover). CHC will advise where such policies can be obtained.

2. Personal Equipment

Members are not covered for their own personal equipment, again except under the Public Liability policy for losses caused by the club's or a club member's negligence. CHC advises its members to take out their own cover. Members' possessions may be covered under their household policy, but they should check with their own insurers. In addition, members who have in their custody trophies or equipment belonging to the Club are advised to ensure these are covered under similar household and motor insurance policies. In this respect such things as goalkeeping equipment on loan from the club is obviously important.

3. Umpires Public - Liability Cover

Umpires are not covered where they operate for teams that are not part of CHC, although the teams they are officiating for should have their own insurance cover in place. CHC recommends that umpires should ascertain whether the teams/clubs asking for their participation have this cover in place before accepting the appointment. CHC also suggests that, if qualified, umpires should consider taking out EMHUA (East Midlands Hockey Umpires Association) membership. Umpires who are paid up and qualified members of EMHUA and on their 'active list' are covered for umpiring in all games in the UK in addition to other benefits they receive. England Hockey also has an individuals Policy for umpires.

4. Coaches' - Public Liability Cover

Similarly where they operate for teams not part of CHC, the Club recommends that they should ensure the teams/clubs asking for their participation have suitable cover in place before accepting any appointment. CHC also recommends that, if qualified, coaches should take out England Hockey coaches insurance.