



Association Of Running Clubs Ltd

Combined Liability

Frequently Asked Questions

Who is covered by the Liability policy?

- Association of Running Clubs Ltd, its employees, committee members
- Stewards and Volunteers
- Affiliated clubs & organisations
- Affiliated members
- All affiliated coaches, officials and associated members (as declared by the ARC)

Who provides the Liability insurance?

- Cover is provided by Hiscox Underwriting Limited
- Hiscox is authorised and regulated by the Financial Conduct Authority and may effect and carry out contracts of insurance
- Policy Number: HU P16 1875917
- Period of Insurance : From: 1st April to 31st March each year
- The policy has a Retroactive date of 1st April 2007

What covers are provided?

Combined Liability Insurance provides for legal liability following negligence, nuisance or trespass. Unlike other liability insurances, it not only covers Public Liability, but also includes cover for the following, which are excluded from other providers standard covers:

- **Public & Products Liability** - Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities.
- **Professional Indemnity** - Loss (financial or otherwise) arising out of errors and omissions - Includes: Defamation
- **Management Liability** - Personal legal liability arising from a claim first made during the period of insurance against any Insured person for any wrongful act within the geographical limits
- **Employers Liability** - Insurance is provided in respect of legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the insured. Employers Liability is provided for the association and the affiliated Clubs
- **Abuse** - Abuse concerning children and vulnerable adults. Protection for damages awarded against the club committee (the alleged individual perpetrator does not receive any cover)
- **Legal Defence Costs** - defence of criminal proceedings brought or in appeal against a conviction arising from such proceedings relating to an offence alleged to have been committed in the course of the business in respect of a breach of Health and Safety at Work Act or Part II of the Consumer Protection Act

Please note this cover does not replace the need for Travel Insurance

What are the Limits of Indemnity?

Public Liability	£10,000,000 any one occurrence
Products Liability	£10,000,000 in the aggregate
Professional Indemnity	£10,000,000 any one occurrence
Directors & Officers	£ 5,000,000 in the aggregate
Abuse	£ 2,500,00 In the aggregate
Legal Defence Costs	£ 250,000 In the aggregate

What activities are covered?

Road running, cross country running, fell running, and any authorised &/or recognised activity of the Association (as declared to insurers), traffic management training and operation and club training activities

How is Employers' Liability different to Public Liability?

Employers' Liability protects employers in the event of an injury to an employee or volunteer in circumstances where the employer is legally responsible. Public Liability protects the Registered coach or club where a member or member of the public is injured or their property is damaged and the injury or damage is caused by the club or coach

We only have unpaid volunteers, do we need Employers' Liability?

Under British law you can still be called an 'employee' even if you are not paid. Our advice would always be to ensure Employers' Liability insurance is in place

What is not covered by the Combined Liability?

- Product guarantee or recall, repair or replacement
- Non UK residents
- Damage to any data
- Medical malpractice
- Deliberate acts which result from a pre-meditated action with an intent to cause injury
- Damage to own property/in custody or control
- Asbestos related incidents
- Infringement of trademark/copyright
- Pollution, unless sudden and accidental
- The person accused of abuse/alleged to be the abuser
- Incidents prior to the retroactive date (1st April 2007)
- Incidents/claims known to you but not reported to insurers

A full list of exclusions can be found in the policy wording.

Are there any policy excesses?

£250 for claims relating to Third Party Property Damage

£500 for claims covered under the Professional Indemnity section of cover

What is the age limit?

There are no age limits.

Does the policy cover anyone who is not defined as UK resident?

Insurance cover is only available to members who have a permanent UK address.

Any member permanently living abroad is not covered because the policy is subject to UK jurisdiction and the underwriters will not extend cover to permanent overseas residents.

What cover do I have as a member, when training or participating in an event?

As an individual you are protected should someone bring a claim against you alleging you've caused them to be injured. This covers up to £10m for any compensation award and legal costs associated with the defence of the claim.

If I am participating in an event, but am not a member of ARC or a club, am I still covered?

Yes, participants in ARC permitted races are provided with the same protection as members. This cover, known as "member to member" cover, specifically extends to include participants.

If I am injured, can I claim compensation from the policy directly?

No, if you are injured you should seek legal advice on how to pursue a claim against the person(s) responsible for causing the injury. It is possible to arrange Personal Accident insurance for club members, which would pay a lump sum benefit for particular accidental injuries, regardless of who's at fault. If your club would like to explore this further, please contact Howden on 0121 698 8000 or email sportsenquiry@howdengroup.com.

If my club is arranging an event, what cover is included to protect a landowner whose land we're running on?

The policy includes cover called "Indemnity to Principals". This means that if someone is injured whilst taking part in your event and they sue the owner of the land, the Principal", simply because the injury occurred on their land, the ARC policy will respond as if they had brought the claim against the club.

What do I do if I am involved in an incident?

- All incidents should be reported to Howden Claims Department immediately, or, as soon as is practical after the incident occurred.
- Please call Howden Claims Department on 0121 698 8046.
- What if there is a verbal or written allegation against me / us?
 - ♦ **Do not enter into any correspondence with the claimant.**
 - ♦ **Advise Howden as soon as possible and pass on any documentation you may have received, unanswered, to Howden.**
 - ♦ **Do not admit liability as this may prejudice the claim.**