

England Athletics insurance cover

From time to time we're asked about insurance cover for runners and run leaders, so we've put together a brief summary of cover for you.

Insurance cover for runners

- Desford Striders is affiliated to England Athletics and UK Athletics. All runners who have paid their annual club subscription receive the benefit of public liability insurance whilst taking part in any club activity. Cover includes volunteers such as marshals, who help out at events.
- Public liability insurance provides protection against legal liability for bodily injury to third parties and damage to third party property. Public liability is limited to £50,000,000 for any one occurrence.
- Cover does not include equipment insurance, personal accident, travel or event cancellation insurance, and there is no personal accident benefit provided for injuries.
- Potential new members joining club runs as 'trialists' before formally signing up to the club are deemed to be temporary members of the club during this period, and are therefore covered by the policy.

Insurance for run leaders

- Licensed leaders in run fitness (LiRF) are insured and this is included within their license. It is therefore really important for all leaders to keep their licenses up to date to ensure they have valid insurance cover. If club membership lapses, insurance lapses.
- Public liability insurance provides protection against legal liability for bodily injury to third parties and damage to third party property.
- Cover applies to all athletics activities including training, competitions, club/region administrative meetings, social and fund raising activities.
- Cover is also provided for unqualified people whilst acting under the direct control of a qualified licensed coach or LiRF.
- UKA recommend a maximum ratio of 1:10 leader to athlete ratio for adult runs. UKA acknowledge that these ratios can't always be adhered to. In these situations, coaches should make reasonable adjustment such as appointing a 'volunteer' to support them if necessary.

Insurance for the club

- The public liability policy provides cover for the legal liability of the Club to third parties arising out of the use of any premises in their custody or control. Social and fundraising events are covered by the policy. Cover is provided for guide runners.