

# UK Coaching Insurance Information



## Introduction and Requirements

Please find below a brief summary of the main covers offered by The UK Coaching Insurance Scheme. For full terms and conditions of cover please refer to the policy booklet.

The UK Coaching Insurance Scheme is on a combined liability basis and is for a £10m limit of indemnity. The UK Coaching combined liability insurance will cover you for:

- Public Liability
- Advice
- Products Liability
- Libel and Slander
- Legal Defence Costs
- Personal Accident

The basis of cover for combined liability under The UK Coaching Insurance Scheme will be provided on a 'claims occurring' basis. This means that any claims that arise from incidents during in the period of insurance will be covered. This is irrespective of whether the policy is in force at the time the claim is reported. Therefore you can have peace of mind and insurance that you can trust to cover you if a claim is made.

Personal Accident Cover  
Benefits including:

Death	£50,000
Loss of eye(s) or limbs	£50,000
Permanent Total Disablement	Up to £50,000
Temporary Total Disablement	£100 per week

(payable for up to 13 weeks starting from the 29<sup>th</sup> day of disablement)

## The UK Coaching Liability Insurance Scheme

Standard Policy for all Instructors

The policy provides cover to undertake activities that are within the remit of qualifications declared to UK Coaching..

Indemnity Limit	Premium inc IPT	IPT	Admin fee	Total
£10,000,000	£31.00	£3.32	£25.00	£56.00

Sports massage and soft tissue massage will require a higher level of cover. The sports massage liability insurance is available to individuals who have additional, approved, certified massage qualifications. This insurance is for massage being applied as part of instructing/training programmes only.

Indemnity Limit	Premium inc IPT	IPT	Admin fee	Total
£10,000,000	£72.00	£7.71	£25.00	£97.00

Insurance premiums are inclusive of insurance premium tax (IPT) at the current rate. Registration fee is inclusive of VAT at 20%

UK Coaching is operated by Coachwise Limited and insurance premiums and fees are collected by them. Coachwise Limited is an Appointed Representative of Howden UK Group, which arranges insurance on its behalf with Hiscox Insurance for liability insurances and RSA for Personal Accident Insurance.

## Policy Restrictions

The combined liability insurance is operative only while you are acting within the remit of the qualifications you hold and have declared to UK Coaching and not for any activities outside of that. It does not provide for employers liability or for liability arising from the ownership, possession or use of a mechanically propelled vehicle which would require compulsory insurance by law.

For full details of restrictions in policy cover please refer to the policy booklet.

## Conditions

This liability insurance is for individual practitioners and if you are operating a business with a trading name that has an annual turnover of more than the VAT registration threshold, or you are employing or utilising the services of any other person within your business, then these policies are not sufficient therefore please refer to Howden UK Group for an individual quote.

No cover is provided for any Limited company or incorporated entity.

The name appearing on the certificate of insurance will be the insured party.. Company or trading names will not be used. Insurance is for UK residents (that is, you have a UK home address). It is not suitable for cover outside of the UK for any period longer than 6 months.

The insurance detailed in this leaflet can be obtained from [ukcoaching.org/insurance](http://ukcoaching.org/insurance)

## The UK Coaching Insurance Advisors

Howden UK Group  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
E: [info@howdengroup.com](mailto:info@howdengroup.com)  
W: [www.howdengroup.com](http://www.howdengroup.com)

## Claims Reporting

If you are aware of any incidents that have, or are likely to give rise to a claim in the future, please report these incidents to Howden claims

Tel: 0121 698 8043. Email: [donna.goulbourne@howdengroup.com](mailto:donna.goulbourne@howdengroup.com)

# Important Customer Information

This leaflet gives you important information on your rights and how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

## Who are we?

Coachwise Ltd is an Appointed Representative of Howden UK Group.

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business.

Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

Howden's FCA reference number is 309639. You may check this information and obtain further information about how the FCA protects you by visiting the FCA website or by contacting the FCA on 0800 111 6768.

## Your Demands and Needs

By proceeding to purchase this policy you acknowledge first, you have reached your own decision as to whether this policy meets your particular requirements and secondly, you accept that we have not advised you on the suitability of the policy by providing a recommendation personal to you.

In providing this quotation, we are not aware of and have not taken into account any relevant existing insurances that you may have that cover the same subject matter and risks.

This insurance meets the needs of an individual requiring insurance cover for their **Combined Liability** which are based on the information you have supplied, as well as the type, scope and level of cover chosen. Scope of cover is subject to the exclusions, excesses, limitations, warranties and conditions of the policy.

## The capacity in which we are acting

In sourcing a suitable policy for you we are acting as your agent. We have a specific product that we believe would best satisfy your demands and needs.

In placing the insurance we act as your agent as we do not have full delegated underwriting authority for the policy we are recommending to you, however we do have limited delegated authority to issue policy documentation. In the event of a claim, we act as your agent as we do not have any delegated claims settlement authority for the policy we are recommending to you.

## How we made our selection

We have approached a single insurer that we believe would best satisfy your demands and needs.

We only offer cover from a single insurer in respect of this type of insurance.

## Explanatory notes

We have been granted a limited delegated authority on behalf of the two insurers, which means that we may bind cover and issue insurance documentation. Please contact us immediately if there is anything in this statement with which you do not agree or wish to amend.

## Remuneration

Howden's remuneration is by commission, being a percentage of the premium charged by insurers in respect of the insurance contract arranged.

## Making a claim

If you need to make a claim please refer to the guidance in the relevant section of the policy wording. If you need any additional assistance please contact UK Coaching.

## Cancellation

We hope you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance. If you do decide to cancel at any point in time you will be entitled to a pro rata return of your premium subject to a minimum retained premium by us of £25.00. We also will not refund any amount of £25.00 or less. If you have notified a claim under this policy you will not be entitled to any refund. Registration and administration fees are not refundable.

## What to do if you have a complaint

If, for any reason, you are unhappy with your insurance we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with insurers, please in the first instance contact us

Howden UK Group  
One Creechurch Place, London EC3A 5AF  
Email: [businessrisk@howdengroup.com](mailto:businessrisk@howdengroup.com)  
Telephone: (0)20 7623 3806

Finally, if the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). The FOS will deal with complaints for small businesses that meet certain criteria. We will be able to advise if you are eligible or you can contact them directly at:

## Financial Ombudsman Service

Exchange Tower London E14 9SR  
Telephone: 0800 0 234 567  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Compensation

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation scheme arrangements is available from the FSCS.

## Financial Services Compensation Scheme (FSCS)

10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU  
Telephone: 0800 678 1100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

