

Members & Club Insurance Cover

Who is insured?

Insured means **You** and at **Your** request:

Any director, executive officer, committee member, office-holder, Employee, Coach of the club, association, league or entity but only whilst acting within the scope of their duties in such capacity.

Any registered Member of the club, association, league or entity or voluntary worker but only whilst acting in connection with club, association, league or entity activities and whilst conforming to the rules and by-laws. The Member will only be entitled to Indemnity under this Policy to the extent that said Member is not entitled to Indemnity under any other Policy of insurance.

Only members, clubs and coaches with a current active affiliation on the BW Sport 80 database are covered under this policy.

Who Provides the Insurance?

Badminton Wales insurance brokers, WSA partners, Watkin Davis has provided the Insurance via Sportscover and Aviva. Policy documents are available on request.

What am I insured for?

COMBINED LIABILITY INSURANCE - SPORTSCOVER

BW AFFILIATED	EMPLOYERS LIABILITY	PUBLIC LIABILITY	PROFESSIONAL INDEMNITY	DIRECTORS AND OFFICERS	LEGAL EXPENSES
PLAYERS	£10,000,000	£5,000,000			£50,000
COACHES	£10,000,000	£5,000,000	£5,000,000	£5,000,000	£50,000
CLUBS	£10,000,000	£5,000,000	£5,000,000	£5,000,000	£50,000

What am I insured for?

GROUP PERSONAL ACCIDENT INSURANCE- AVIVA

Category	Insured Persons
A	Any Senior Players and coaches as recognised by the Welsh Badminton Union who are fully paid up members of the scheme up to the age of 85.
B	All Junior Players as recognised by the Welsh Badminton Union who are fully paid up members of the scheme up to the age of 19.

Category	Operative Time
A	Whilst undertaking playing, practicing, coaching or training duties, all as a Senior or coach conducted under the auspices of the Welsh Badminton Union including travel to and from such duties within the United Kingdom
B	Whilst undertaking playing, practicing, or training duties, all as a Junior conducted under the auspices of the Welsh Badminton Union including travelling to or from such duties within the United Kingdom.

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£25,000	£25,000
Loss of Sight in one or both eyes	£25,000	£25,000
Loss of Hearing in one ear	£7,500	£7,500
Loss of Hearing in both ears	£25,000	£25,000
Loss of one or more Limbs	£25,000	£25,000
Loss of Speech	£25,000	£25,000
Loss of Internal Organ	£5,000	£5,000
Permanent Total Disablement* (PTD)	£25,000	£25,000
Temporary Total Disablement	£50	£50
Temporary Partial Disablement	£25	£25
Excess Period	14 days	14 days
Benefit Period	26 weeks	26 weeks

*The basis of cover for permanent total disablement is any and every occupation

Personal Accident Extensions		
Accidental bodily injury resulting in:	Category A	Category B
Coma Benefit	£50 per day up to a maximum of 365 days	£50 per day up to a maximum of 365 days
Hospitalisation	£50 per day up to a maximum of 365 days	£50 per day up to a maximum of 365 days
Medical Expenses	Up to 15% of death / capital benefit covered or 30% of the weekly benefit covered	Up to 15% of death / capital benefit covered or 30% of the weekly benefit covered
Physiotherapy Treatment	Up to a maximum of £2,000	Up to a maximum of £2,000
Rehabilitation Expenses	Up to a maximum of £15,000	Up to a maximum of £15,000
Disappearance	£25,000	£25,000
Funeral Expenses	£10,000	£10,000

Maximum Benefit any one Insured Person	
Death and Capital Sums :	£50,000
Temporary Total Disablement :	£50
Temporary Partial Disablement :	£25

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

FAQ's

What does "I am covered" mean?

1. Public & Products Liability incl. Member to Member Liability Insurance up to £10million per claim and in total in respect of Products Liability:

This coverage provides protection in case you are held responsible for injury to a third party or damage to their property during badminton activities. It also includes coverage for liability arising from member-to-member incidents.

2. Group Personal Accident Insurance:

This coverage offers financial protection in the event of accidental injury or death while participating in badminton activities. It includes benefits such as medical expenses, disability compensation, physiotherapy and accidental death benefits.

- The personal accident cover provided as a benefit of Badminton Wales membership assists with the cost of rehabilitation treatment such as physiotherapy, manipulative massage and soft tissue treatment, however this is not a private medical insurance and the costs of medication, private consultation and surgery are not insured.

PLEASE NOTE: In order to be considered by the insurer all invoices for outpatient treatment must confirm the area of the body that has been treated. Invoices that do not provide this information will be returned, unpaid, for amendment by the treating practitioner.

3. Safeguarding (Abuse) - up to £5million in total per year:

Abuse cover provides protection against claims arising where you had a responsibility (either explicit or implied) for the welfare and well-being of an individual or individuals in your care, and are alleged to have been in breach of that duty.

4. Employers Liability Insurance up to £10million per claim:

This insurance is essential for clubs who have employees or volunteers. It protects against claims made by employees who suffer injury or illness as a result of their work within the badminton setting.

5. Professional Indemnity Insurance - up to £5million in total per year:

This coverage is specifically designed for coaches and instructors. It protects against claims of professional negligence, errors or omissions, or any financial loss suffered by a student or client due to your professional advice or services. It also includes legal liability to pay Compensation and claimants' costs and expenses resulting from any Claim/s made alleging Libel or Slander.

6. Directors' and Officers' Liability Insurance up to £5million:

This insurance provides coverage to the directors, officers, trustees or committees of Clubs registered with Badminton Wales in case they face legal action for alleged wrongful acts, such as negligence, breach of duty, or mismanagement.

7. Commercial Legal Expenses Insurance:

This insurance covers the legal costs associated with various legal disputes that clubs may encounter, such as employment disputes, legal defence, or tax investigations as well as access to a 24/7 year round telephone advice line including tax, health and safety, crisis management and stress counselling.

If I get injured playing badminton, what can I claim for?

Please refer to the information outlined above.

If I injure somebody else during a badminton session, what am I covered for?

Please refer to the Member-to-Member reference above.

If my club makes a decision, is the club that is responsible insured against litigation (not individual members of the committee).

Yes, as per the below policy wording

Insuring Agreement B - Corporate Reimbursement

2.1. The Insurer will pay on behalf of the Company any loss payment which it is legally permitted to make. 2.1.1. arising out of any Claim, by reason of any Wrongful Act, committed by any Director and/or Officer in their capacity as a Director and/or Officer; and

2.1.2. first made against the Director and/or Officer during the Period of Insurance; and

2.1.3. notified to the Insurer during the Indemnity Period.

Can I claim for loss of earnings if I lose time off work with an injury?

Please refer to the Temporary Total and Temporary Partial Disablement limits in the Group Personal Accident table above.

What process do I follow to make a claim?

Forward to Watkin Davies as soon as possible, directly, by emailing WGclaims@watkindavies.co.uk. Notification of the claim must happen no later than fourteen (14) days, if a claim for liability is made against you, any letter, Claim, summons or other legal document and any related correspondence you receive unanswered.