



BOWLS ENGLAND INSURANCE LINKED MEMBERSHIP **FAQ's (FREQUENTLY ASKED QUESTIONS)** **ADDITIONAL QUESTIONS FOLLOWING FEEDBACK**

These comments are applicable to the new scheme proposed for effect from 1st April 2011

- 1. How will the scheme cover differ from the existing cover provided by the Bowls England Scheme?**
 - Essentially there is not any difference, except for the enhancements discussed below. The real difference is that it will be rated on numbers of members at each club.
- 2. Will Umpires and Coaches be covered by the new scheme?**
 - Umpires and Coaches are covered for all Bowls England affiliated club matches. However in addition, cover has been extended to include cover for all matches which fall under the Bowls England banner, including representative games for example.
- 3. Will the scheme provide cover for both Indoor and outdoor matches?**
 - Yes up to the limit of indoor games allowed by Bowls England rules.
- 4. How will Multi Sports Clubs be affected?**
 - A number of affiliated clubs are multi-sports clubs. Civil Liability cover *will* operate for additional activities whilst at the home club's venue and at away matches, providing the club cannot obtain more specific cover for those other sporting activities through a direct affiliation to the relevant National Governing Body.
 - However ,the following is specifically excluded from the policy:
 - Football, Clay Pigeon Shooting, Rugby, Martial Arts (Karate, Judo, Kick Boxing, Jujitsu, etc) Rowing, Sailing, Canoeing, Windsurfing, Scuba Diving, Horse Riding, any Airborne Sports, Rock Climbing/Abseiling, Bungee Jumping, Motor Sport, Potholing
 - Many clubs are both bowls and tennis clubs. The LTA run a compulsory insurance scheme through Perkins Slade and RSA insurance. There would not be any issues involving different insurers in the event of an incident, and there would not be any impacts on cover for tennis to be covered through their LTA affiliation and Bowls to be covered through the Bowls England Affiliation.
- 5. It's good that the scheme will now cover additional sports to bowls; however, what is the situation if we are a multi sports club who participate in some of the excluded sports?**
 - This is not an unusual situation. Your club policy can adequately cope with a situation where different sports are covered by different insurers. Indeed you will find that the small print of other liability policies will exclude certain sports if not specially included at extra costs.
- 6. Our policy is arranged as part of our "combined "insurance which includes buildings and contents. Surely this will mean that we will end up being charged extra, and have duplicated cover?**
 - Insurers can and often do issue combined policies excluding Liability cover.
 - It is common place for policies to cover only buildings and contents / property, and indeed insurers often stipulate this as they are unwilling to cover sports liability risks as they perceive them to be high.
 - Additionally, these liability covers tend to be "one size fits all" type of cover which does not take into account the special needs of a sports club. *Often they will exclude :*
 - i. Directors and Officers cover – covered by Bowls England
 - ii. Libel and Slander – covered by Bowls England
 - iii. Advice / Professional indemnity – covered by Bowls England
 - iv. Abuse – covered by Bowls England
 - v. Member to member claims – covered by Bowls England
 - vi. Employers Liability
 - Also, because of the sheer volume of this scheme we effectively achieve a discounted premium on your behalf in comparison to other covers on the insurance market. In short, arranging cover this way is less expensive and provides enhanced cover.

7. Will cover include “Short Mat”

- Yes provided that this is a recognised activity of an insured club, and noted in the club constitution.

8. Will Insurers require an annual Declaration of numbers?

- In order to be fair to all clubs, an annual declaration of numbers will be required, of both playing members and Social Members. Names will be required to be sent to Counties.

9. Will the cover include liability arising from non member visitors to the club?

- The club will be protected should any non members visiting the club injure themselves and sue the club.

10. Will the policy protect the club in the event of an incident involving the paying public?

- Yes

11. Will the scheme include liability of the club following abuse of vulnerable adults / children?

- Yes

12. Are Trustees covered by Directors and Officers cover?

- Yes provided they are still members.

13. Are Bowls England allowed to introduce this on a compulsory basis?

- The short answer to this is yes. Other governing bodies who have introduced cover as an automatic part of affiliation include the LTA, Badminton England, Shooting, and Swimming. In these days of strict application of the law applicable to liability and health and safety, Bowls England wishes to ensure that all participants in the sport are protected by an insurance that is one of the widest covers on the market. By introducing the scheme as an automatic membership benefit not only is the quality of cover ensured for all members, but also cost is reduced significantly as a result of the effect of “bulk buy”.

14. Will it make any difference to our club if we have two insurance policies but with two separate companies?

- Insurance rules and case law states that if there are two policies in force, then the most specific will apply. In the case of a Multi sports club this would mean the bowls policy in the case of a bowls incident. This is a well established rule.

15. Can we double up on cover and if so which company would be liable?

- See the answer to Q14

16. What do we do if the use of our facilities is governed by an Agreement under which the Council reserves the right to approve not only the scope of Insurance cover but also the choice of company providing this type of cover?

- The council have the right to :
 - i. Insist Cover is in place
 - ii. Insist upon a particular limit of indemnity, usually £10m
- They do not have the right to insist you insure with a particular insurer. Not unusually, however, Councils may have a list of “approved” insurers. Your insurer will be the RSA, who is acceptable to councils, and your limit of indemnity will be £10m.

Please also refer to the Bowls England brochure and previous FAQ's available on this website.