

Insurance for clubs and associations

Trustees and individual liability, employment practices liability and professional and legal liability.

No one who is involved in the management or administration of a club or association can risk being complacent. Mistakes are made and they can place your personal assets at risk. Can you afford to be without protection?



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Your risks

As a trustee, committee member or director of your club or association you accept ultimate responsibility for directing the affairs of your club or association, ensuring that it remains solvent, well run and meets the needs for which it has been established.

Delegating responsibilities is common, however as a trustee, committee member or director you retain the ultimate responsibility for any decisions or actions taken, for example accepting new members or directing how club funds are to be used.

This means you are potentially placing your personal assets at risk if an allegation is made where you failed to use reasonable care and skill in executing your duties.

Like all organisations, clubs and associations are subject to a large number of rules and regulations. For example, aspects of your activities may be regulated by a number of government bodies. Trustees, committee members and directors need to be aware of these requirements and must ensure that the club or association complies.

What you have to comply with will vary depending on your activities and size.

Examples include:

- compliance with relevant company law - for clubs or associations that are companies;
- compliance with employment law - for any club or association employing staff (this may also include unpaid volunteers);
- compliance with legislation concerning racial, sexual and age harassment and discrimination;
- compliance with health and safety legislation including that relating to employees, club or association members and the general public;
- Compliance with legislation protecting vulnerable people.

In addition, you may find yourself involved in legal proceedings as a result of your activities such as the content of sales and marketing literature, public statements made or even disputes over the use of the club or association's funds.

Why Hiscox?

As one of the UK's specialist insurers, Hiscox has a long history of creating unique insurance solutions to accurately protect its policyholders. Our success is founded on an in depth knowledge of the risks we cover. This gives us expertise to develop tailored protection to meet your needs.

You're covered?

Hiscox Clubs and Associations Insurance Portfolio has been developed specifically to protect the risks and potential liabilities of UK clubs and associations and their trustees.

The portfolio includes cover for trustees and individual liability, employment practices liability and professional and legal liability with a separate limit specifically for claims brought against individuals. This ensures your personal assets are not at risk from a claim against the club or association.

Trustees and individual liability covers:

- claims brought against trustees, directors, officers, employees and volunteers;
- legal costs for allegations of breach of Health and Safety legislation including corporate manslaughter;
- legal costs of representation at an investigation e.g health and safety or employment;
- legal costs for allegations of fraud or dishonesty (until judgment or admission);
- legal costs and awards for claims by fellow trustees, employees or volunteers;
- cover is non-rescindable (other than for non-payment of premium);
- automatic 72 month discovery period for retired trustees.

Employment practices liability covers:

- covers claims brought against club or association, trustees, directors, committee members, employees and any volunteers;
- third party claims including harassment or discrimination by a volunteer;
- legal costs of representation at an investigation;
- excess reduction possible following the completion of a BusinessHR audit.

Professional and legal liability covers:

- defence costs and awards for claims against the club or association including negligence, allegations of discrimination, misuse of funds, libel and slander;
- direct financial loss following dishonesty of employees or volunteers;
- costs of replacement of lost or damaged data or documents.

Beyond traditional insurance

As a Hiscox policyholder you will automatically receive free access to BusinessHR, which provides a comprehensive online audit of your existing policies as well as access to HR documents which can be downloaded and customised on demand.

Ease of payment

- You can choose to pay for your policy by interest free direct debit.
- We offer a range of pre-priced packaged options for clubs and associations with up to £500,000 income.

Continuous protection

You have the option for your policy to be written on a continuous cover or annual basis. Continuous cover means that you avoid having to complete a proposal form and renew your policy each year and you benefit from the peace of mind continuous protection brings. Reducing our administration means we can achieve lower premiums for you.

One policy for all your club or association's requirements

This insurance is part of the Hiscox Clubs and Associations Insurance Portfolio. This is a suite of insurance modules we have developed for clubs and associations giving you the flexibility to meet all your insurance needs in one policy. Modular covers also include property and loss of income, personal accident and illness, group travel and general liability, employers liability, public and products liability insurance.

This is only a brief and non-exhaustive summary of the Hiscox Club or Association Insurance Portfolio. For full details please contact your broker or call Hiscox on +44 (0) 20 7448 6000.

Policies are underwritten by Hiscox Insurance Company Limited, which is authorised and regulated by the Financial Services Authority. Terms and conditions apply. This policy is only available for UK based entities.