

Insurance for clubs and associations - claims examples

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?

Examples of how the policy works for trustees, committee members and directors of clubs and associations.

Trustees and individual liability

Example one

The club captain of a golf club made a claim against the club secretary alleging statements made in a letter to him had defamed his character.

Example two

Residents of an apartment building made a claim against the trustees of their residents association alleging that they had misused funds collected from the residents. The residents claimed this meant they had to pay additional money to the association.

Example three

A former rotary club member made a claim against committee members alleging that he was unfairly excluded from the club. The Insurer would cover the legal costs of defence and any awards made.

Example four

Parents made a claim against the committee members of an 'out of school' club alleging they had failed to implement safety procedures following investigation by a health and safety executive.

Example five

The treasurer of a theatre group was investigated and subsequently prosecuted following a claim from group members that he had stolen funds. The Insurer would cover the legal costs of investigation and defence of any claim.

Employment practices liability

Example one

A prospective employee at a bowling club made a claim against the club's trustees after they were unsuccessful in gaining employment. The prospective employee alleged that the club had not employed them because of their sexual orientation.

Example two

A Rugby Club had a claim made against it by a former employee, after they were dismissed for gross misconduct.

Example three

A pregnant employee made a claim against the trade association they worked after they were dismissed. The employee alleged that they were unfairly dismissed because they were pregnant.

Example four

A golf club had a claim made against it for constructive dismissal from bar staff, following sexist comments made by members. The Insurer would cover the legal costs of defence of any claim and any awards made.

Clubs and association professional and legal liability

Example one

An association used an image on their website without agreement. The owner of the image made a claim against them for breaching copyright.

Example two

A prospective new member of a cricket club made a claim against the club after they failed to gain membership. The prospective member alleged that the club had racially discriminated against them.

Example three

Several students were expelled from their university for improper conduct while acting for the union. They made a claim against the union stating that the allegations were untrue. The Insurer would cover the legal costs of defence of any claim and any awards made.

Example four

A trade association was the victim of a spectacular fraud perpetrated over five years during which an employee, stole more than £200,000. The Insurer would cover the direct financial loss of the association and any resultant claim against the association or trustees.

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