



British Orienteering Federation

Topic - Insurance

Presented by :

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Agenda

- Howden & The Service Team
- What is Insurance
- Importance of Risk Management
- Member Liability Insurances
- Liability Incident Notifications & Claims

Howden Insurance Brokers – background

Insurance Broker to British Orienteering Federation (BOF)

Part of the world's largest independent insurance broker, Howden Sport & Entertainment is a team of experts specialising in delivering insurance and risk management solutions to clients operating across the world of Sport and Entertainment.

Over the course of the last 35 years our team have worked with a wide range of clients, including:

- International, Regional and National Governing Bodies
- Venues and Stadia
- Leagues, Clubs and Franchises
- Event Organisers, Rights Holders and Broadcasters
- Coaches and Medical Teams
- Professional Advisers and Agents
- Professional and Amateur Athletes

What makes us different

- Global team specialising solely in Sport and Entertainment with over 300 years of collective experience
- Market leading technical expertise tailored to Sport and Recreation related risks
- In house legal and claims team
- Future facing – commitment to the use of data and analytics for the benefit of our clients
- Development of online platforms and technology to support the service that we deliver
- Long-term commitment to the sport sector

Official partner of the Sport & Recreation Alliance since 1985



Howden Sport & Entertainment Team

- **Amanda Wynne-Jones DIP CII AMInstLM**

Associate Director

35 years in the Insurance Industry over 20 years within the Sport & Entertainment Sector working with National Governing Bodies of Sport.

- **David Gilding**

Senior Broker

30 years in the Insurance Industry with over 8 years in the Sport & Entertainment Team.

- **Sofia Hussain**

Claims Broker

Working with Sport & Entertainment Claims for over 10 years.

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What is Insurance

- Insurance is a method of transferring risk to protect from financial loss.
- Loss or damage to property, business interruption, damage to reputation, injury sustained to yourself or to a third party, there are financial costs involved.
- Although the loss or damage to our own items can impact on us financially, and be an inconvenience, we must remember that we all have a duty of care to those around us in law.
- By providing insurance all insurers expect us to be **reasonable** in managing our risks to mitigate loss.

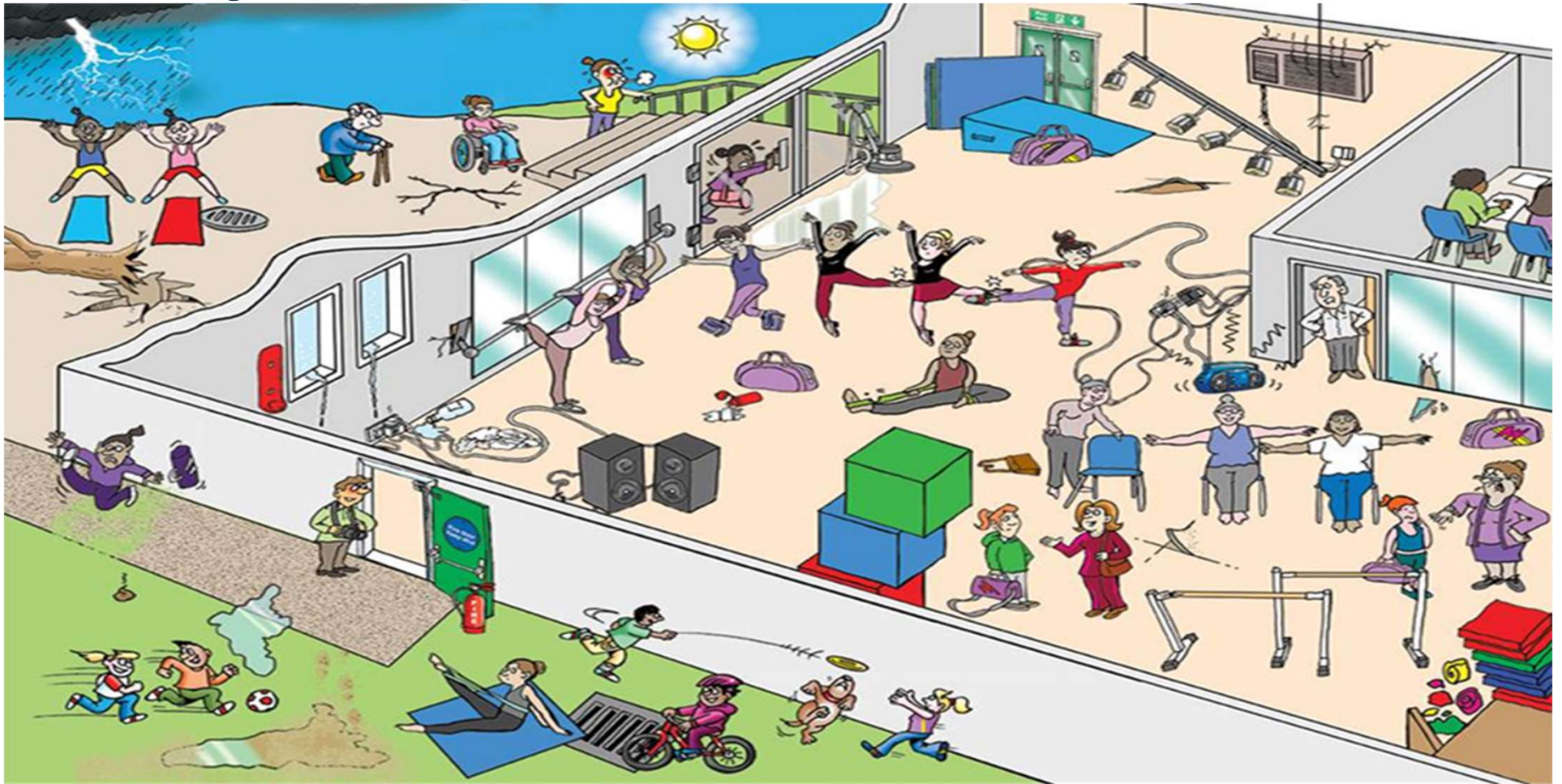
Importance of risk management

- To understand the importance of risk management you need to identify
 - Hazard – anything that may cause harm or damage
 - Risk – chance that someone could be harmed or something damaged
- Insurers expect you to act reasonably and manage your risks to reduce & mitigate the potential exposure to the hazard.
- **Act as if you are uninsured!**

“Don’t over complicate the process. In many organisations the risks are well known and the necessary control measures are easy to apply” Health and Safety Executive.

Guidance for Risk Assessments can be found on the HSE website <https://www.hse.gov.uk/>

Would you frequent this leisure centre?



Importance of risk management

British Orienteering Risk Assessment provides examples of hazards with the potential to cause harm

NB: this list is not exhaustive; nor will all these be present. It is given as an aid to the person completing the risk assessment.

<p>Area to be used: Indoors</p> <ul style="list-style-type: none"> • Floor surface • Other equipment/obstacles • Shared use (dining room / other activities) 	<p>Area to be used: Outdoors</p> <ul style="list-style-type: none"> • Uneven surfaces • Slopes/steps • Slippery surfaces • Tree roots/branches • Vegetation (prickly, stinging) • Wire / ruined fences • Walls to be climbed • Litter (glass, used needles) • Water (streams, rivers, ponds) • Cliffs / crags • Traffic (including road crossings) • Rail / tram lines • Mineshafts / caves • Military debris 	<p>Equipment:</p> <ul style="list-style-type: none"> • Pencils in hand when running • Pin punches • Cane tops • Tent guys • Electrical equipment – cables • Generators • Cooking equipment
<p>Participants:</p> <ul style="list-style-type: none"> • Clothing / shoes • Existing medical conditions • Unexpected reactions/allergies • Disorientation • Tiredness 	<p>Other people / activities in area:</p> <ul style="list-style-type: none"> • Walking dogs • Cyclists • Horse riders • Forestry operations • Park maintenance • Shooting / archery • Golf • Stranger danger 	<p>Weather:</p> <ul style="list-style-type: none"> • Cold / heat • Rain / snow / hail • Excessive wind • Lightning

Importance of risk management

Examples of liability risks	Was someone to blame?
Slips and trips causing	Twisted joints, broken limbs, facial injuries, back, neck & head injuries, psychological damage
Lack of prompt medical attention causing	Exacerbation of an existing condition leading to greater injury
Error or omission in Teaching/Coaching or inappropriate qualification/training for the discipline or activity managing disciplinary matters -failing to correctly operate to Constitution/Rules/BOF or Club policies and procedures	Injury, may be gradually developing Technique / advice resulting in harm to the participants. Management Liability exposures
Libel and slander/ defamation causing	Damage to reputation
Breach of intellectual property causing	Financial compensation or defence costs

British Orienteering Club & Member Liability Insurance

Howden is the Insurance Broker

Hiscox is the Insurer

British Orienteering is the Policyholder.

British Orienteering affiliated Clubs and Members – are entitled to indemnity under the policy by virtue of their affiliation.

The insurances are reviewed with insurers on the 1st January annually and are subject to change at that date.

British Orienteering Insurance

If you volunteer in or are employed by a British Orienteering Club, the Liability Insurance will protect you for your role within the club. Members are insured whilst participating in the recognised activities of BOF and their Club.

Member Clubs are provided with evidence of insurance and a brief summary of the insurances is included in the membership area of the BOF website.

Frequently Asked Questions – will be updated following this webinar

All Insurances are subject to terms, conditions, exclusions and obligations detailed in the full Combined Liability policy wording issued to the policyholder - British Orienteering Federation.

Reasonable Precautions – Insurers expect you to take reasonable steps to prevent accident or injury.

British Orienteering Membership Insurance

- Who
 - British Orienteering Federation Ltd T/as British Orienteering
 - Affiliated Associations
 - 12 Affiliated Regions
 - 9 English Regional Associations, and Northern Ireland, Scotland & Wales
 - Junior Regional Orienteering Squads
 - Clubs including Officers / Officials
 - Members
 - Volunteers
 - Coaches
 - Mappers
 - Assessors
 - British Orienteering Federation Consultants
 - Event Officials
 - Planners
 - Controllers
 - Maprun planners and mappers

British Orienteering Membership Insurance

- When
 - Whilst undertaking British Orienteering recognised Activity
 - In the UK
 - Temporary Club visits outside the UK (registered with BOF -events and training)

Members are only insured to participate in Foot and Trail Orienteering (members are not insured to take part in Ski Orienteering or Mountain Bike Orienteering).

Clubs are insured for the organising, controlling and mapping of events which includes Foot and Trail Orienteering, Ski Orienteering and Mountain Bike Orienteering.

Clubs and Planners are insured for the planning of MapRun orienteering activity. These courses must be registered as an activity with British Orienteering Federation.

Where training or qualifications are required – insurance applies to the members level qualification

All whilst adhering to British Orienteering Codes of Conduct, Laws Rules and guidance.

- Coaches & Mappers maximum Turnover/Revenue £10,000.

British Orienteering Non Members

- Who Non members
- When Whilst undertaking British Orienteering recognised
 - Activity - Up to 3 initial club taster sessions with your club with the aim/interest in becoming a member of the club. They must be members of British Orienteering from their 4th visit for insurance to continue to apply whilst participating in club activity.
 - Competition - Participants at Recognised British Orienteering Competitions only if registered and declared to British Orienteering

It is essential that you record and retain the record of name address and dates of attendance by the non member.

British Orienteering - Definitions

DEFINITIONS

- Activity
 - 1.3 An “Activity” is a gathering of people who intend to participate in activities related to orienteering: to practise, train or as an introduction to the sport and there is no intention to rank or publish the competitive outcome of the gathering other than results of the coach-led exercises for the purposes of training.
- Competition
 - 1.4 A “Competition” is where people compete under competition rules to determine the final results with winners and places. A competition may involve one or more races.

Source: Competition Rules 3.10

It is essential that you record and retain the record of name address and dates of attendance by the non member.

British Orienteering Liability Insurance

Public/Products Liability Excess £250*	Professional Indemnity	Club Committee Directors & Officers	Clubs Legal Entity Corporate Legal Liability Excess £2,500	Clubs Employers Liability
£10,000,000	£10,000,000	£5,000,000	£5,000,000	£10,000,000
Defence for legal liability for third party bodily injury or damage to third party property	Defend claims for negligent acts, errors or omissions, libel & slander or defamation	Defence for claims arising from allegations of wrongful acts against individual directors or officers, Committee members, trustees.	Defence for claims arising from allegations of wrongful acts against the Corporate Legal Entity where applicable.	Provides cover arising from claims against the club for the injuries sustained by Employees or Volunteers in the course of their employment.
Includes : Abuse Extension £2.5m Member To Member Indemnity to Principals (e.g. land owner)	Includes legal liability arising from advice tuition and coaching			Definition of Employee includes Volunteers
Basis of Cover PL/Products Claims Occurred	Basis of Cover Claims Made	Basis of Cover Claims Made	Basis of Cover Claims Made	Basis of cover Claims Occurred.
Retroactive date 1/1/2003	Retroactive date 1/1/2003	Prior and pending litigation date 1/4/2014	Prior and pending litigation date 1/1/2014	
Abuse Claims Made Retroactive Date 1/1/2010				This cover was included for member clubs with effect from January 2018.

*Third party property damage

Liability Incidents or Claims

Usually the claimants are looking for financial compensation.

For Incident Notification Guidelines please see the documentation provided by BOF and in the members area of the BOF Website.

All claims or incidents which could give rise to a claim must be notified as soon as you are aware of them.

Failing to notify immediately may result in insurers reserving their rights due to late notification.

Liability should not be admitted or discussed and no offers to settle made without insurers prior written approval.

Please notify us immediately of

- A Fatal accident

- An injury involving either referral to or actual hospital treatment

 - Any head injury that requires medical treatment (Dr or Hospital)

 - Any fracture other than to fingers, thumbs or toes

 - Any amputation, dislocation of the shoulder, hip, knee or spine

 - Loss of sight (temporary or permanent)

 - Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours

 - Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours

 - Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

- Any allegations of libel/slander/defamation

- Any investigation under child protection legislation or which triggers your safeguarding policies

- Any circumstance involving damage to third party property

This list is not exhaustive and if unsure if an incident should be reported please contact Howden Claims Department.

Liability Incidents or Claims

Usually The claimants are looking for financial compensation.

Liability should not be admitted or discussed and no offers to settle made without insurers prior written approval.

In most circumstances the Howden Claims team will request

An incident notification form so that full details are recorded.

Copy of your risk assessment – Both pre and post incident

Accident Book Entry

Witness Details

Photographs of the area where the incident happened and CCTV if available.

Have you received correspondence, letter, claim, writ or summons? Please forward to Howden on receipt and unanswered.

If in doubt please contact Howden Claims Team who will advise how to proceed. 0121 698 8000.

Liability Incidents or Claims

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013 – dependant on the type Injury and incident. Guidance can be found at <https://www.hse.gov.uk/riddor/index.htm>

For example this may apply to volunteers and some accidents to members of the public.

Types of reportable incidents can be found at : <https://www.hse.gov.uk/riddor/reportable-incidents.htm#:~:text=Accidents%20to%20members%20of%20the,for%20treatment%20to%20that%20injury.>

Accidents to members of the public or others who are not at work may need to be reported if they result in an injury and the person is taken directly from the scene of the accident to hospital for treatment to that injury.

If unsure if a death or injury needs to be reported refer to the RIDDOR guidance.

Liability Claims

Some have to be agreed in a Court of Law, others may be managed outside of the courts.

If a claim goes to court, the awards will be set by the UK Judicial system based on the evidence presented by the prosecution and defence. It can take many years to finalise a liability claim.

It is essential that you are able to support your defence with risk management documentation.

Record and retain your risk assessments and any resulting risk management undertaken so you can evidence that you have done all that was reasonable to meet your duty of care.

If its not written down it doesn't exist!

Where to find more information

Membership, Rules, Policies, Procedures or recognised activity

- contact BOF membership Team

Insurance cover provided within your membership or an Incident has occurred

- enquiries directed to Howden via BOF

If you report a claim direct to Howden

- membership will be verified with BOF along with details of the incident.

Frequently Asked questions specific to the insurances

- available from BOF.

Webinar Questions

- **3 Taster Session Rule**
 - **Non members at Competitions**
 - **Map Run Courses/Permanent Orienteering Courses**
- This applies to Club “Activity” with the aim for the individual to become a member of the club/BOF.
 - There is a requirement to register the “competition” with BOF to capture the details of the participant and register them with BOF for the cover to apply.
 - Clubs/individuals map/plan the courses and then these can be free to participants who take part unsupervised.
 - The insurance would cover the planner/club in the publication of the course for Third Party Liability.
 - However, given participation by the individual is unsupervised there is no cover for the participants. If a claim was made against the club/planner defence would be considered under the Liability Policy.
 - If an event is staged/supported, this should be registered as an activity/competition and the participants would be covered as the session is supported.

Webinar Questions

- **Equipment owned by the club**
 - **Non-Membership Programmes**
 - **Travel and Tours**
- The insurance provided via affiliation is a third party liability insurance. There is no cover for property owned by or in the custody or control of the Clubs or members. If the club have assets, buildings contents portable equipment etc. we recommend you obtain separate property insurance.
 - Club Only insurance
 - Whilst some programmes will involve more than three activities if the programme and activity are registered the club will be covered for their role in delivering the activity (if the activity is under scope of BOF) but the individuals participating would not be insured.
 - Some clubs and activities organise formal overseas tours (if the activity is under scope of BOF).
 - Third Party Liability insurance is covered for the qualified coaches/leaders providing the Policies and procedures e.g. safeguarding Policies are followed.
 - Travel and health insurance for all participants including leaders and athletes is not covered.

Webinar Questions

- **Urban Events**
- **Urban Orienteering is a recognised discipline and the clubs/organisers should adapt their risk assessments and risk management to reflect the Hazards of the individual activity.**
- **Non-Member Participation – Causing Damage to landowners property, a member of the public or a member of the club.**
- If the claim comes against the non member
 - If registered at a competition – the non member extension to cover will consider the claim
 - if on a club taster session within first 3 sessions – the non member extension of cover to consider the claim
 - If neither of the above apply the non member will have to defend themselves and will not have the support of the BOF insurance
- If the claim comes against the club e.g. for inappropriate supervision or mismanagement of the activity the claim can be considered under the BOF Liability Insurance.

Webinar Questions

- **Committee Members liability**
 - **Non-Member Participation – Causing Damage to landowners property, a member of the public or a member of the club.**
- If the allegation is for personal injury the claim would be directed to the Public Liability section of the policy.
 - The BOF insurance does however includes Management Liability Directors and Officers insurance to support individual directors committee members or charity trustees for allegations of mismanaging the club if the claim comes against them personally.
 - The cover also includes Corporate Legal Liability should a club be a limited company and a claim come against the legal entity rather than the individual director/club officer.
 - If the claim comes against the non member
 - If registered at a competition – the non member extension to cover will consider the claim
 - if on a club taster session within first 3 sessions – the non member extension of cover to consider the claim
 - If neither of the above apply the non member will have to defend themselves and will not have the support of the BOF insurance
 - If the claim comes against the club e.g. for inappropriate supervision or mismanagement of the activity the claim can be considered under the BOF Liability Insurance.

Do you need additional Insurances?

Howden can help – contact Howden Development team on 0121 698 8160

- **Overseas Travel** – Emergency Medical, Cancellation, Baggage, Loss of Passport Money and Documents
- **Assets** - Buildings, equipment & contents to protect Club assets
- **Personal Accident** – no fault injury to club members whilst participating in Club Activity
- **Cyber** –Cyber attacks are increasing and clubs have a number of risks associated with their day-to-day activities, such as: Banking information Member and volunteer information, including names, email address and contact telephone numbers Business email compromise, such as unauthorised access to email accounts.
- **Legal Expenses and Helplines**

Information contained in these slides and discussed in this webinar is in relation to the insurance program in place for the period 1st January 2023 to 31st December 2023 as at 30th January 2023.

This is a summary and does not in any way replace or amend the individual insurance terms, conditions, what is and is not covered and obligations provided in the master policy wording issued to British Orienteering Federation by Hiscox.



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