

## Insurance

### Introduction

Activities are insured so long as the risk has been effectively managed and can be proved.

All activities need to be registered with the Union

Risk assessments for the activity and the location are essential to help manage risk. You are required to develop these with the Activity Safety Coordinator.

From this assessment, codes of practice, safety guidance and training, emergency procedures, first aid and appropriate leader provision can be decided on and acted on to ensure safe participation.

These documents are the responsibility of all membership groups and need to be in place before a registered activity can take place. Documents that are generally in place need to be read and understood for each activity so that actions can be made, not necessarily re written each time but available to be referred to in the planning of an event and to review an event, especially when investigating an incident. In the event of an incident additional points may need to be added to a risk assessment so that actions can be developed to prevent an incident happening again. They are work in progress documents that each committee need to take ownership of.

### Insurance Policies

We have 2 main policies in place for students through Endsleigh Insurance.

1. Public/products Liability indemnity cover for £10,000,000 to cover all registered members and affiliated persons from acts of negligence and damages incurred through actions from or towards our registered members.

Our policy covers the legal liabilities of student and volunteer coaches who train registered union members providing that they have sufficient experience and qualifications to do so. This is subject to the "leader" or coach receiving NO payment.

Paid coaches are to provide their own insurance. Copy of public liability insurance is to be collected.

All coaches, paid or volunteers and all activity leaders are to complete a coach registration form which details the rights and responsibilities of the coach. The coach is not expected to teach above the level that they are qualified or experienced at.

By registering with the Union will not increase the risk of volunteers being sued if an accident occurs. It will in fact reduce the risk, as registering helps to reduce the chance of negligence to the membership as guidance, instruction and support is made available to those that the Union is aware of.

2. Personal Accident Policy Platinum Elite Cover which provides insurance cover for members and affiliated persons who sustain injury whilst participating in an organised and registered activity. This cover is worldwide and has a range of benefits, except repatriation.

Benefits include

- Capital benefits including accidental death and permanent total disablement.
  - A fixed amount paid for every week that a student is not able to attend their studies.
  - Travel expenses getting to and from studies as well as hospital appointments.
  - Broken bone pay-out
  - Physiotherapy (following broken bones or primary dislocation)
  - Daily benefit for hospital confinement.
  - The cost of dental treatment can be claimed back up to a certain limit.
  - Loss of earnings reimbursed up to a set amount per week.
  - Re-sit examination expenses.
  - Coma cover.
- 2.1. Abroad accident cover is not included as standard. All clubs and societies going abroad need to register the activity with the Union and ensure that appropriate travel and activity cover is in place for each member.

We can assist in sourcing travel cover, but it is essential that members have additional cover, especially repatriation cover as well as EHC and relevant visas. Ensure that the insurance covers the level of activity that you are doing.

### Additional Insurance

1. All our registered, inventoried equipment is insured for use and covered against loss, damage and theft.

Equipment is insured whilst being transported to and from events and training in personal vehicles as well as if stored at members houses for a given reason.

Equipment left unattended between 7pm and 8am in vehicles has no cover, between 8am and 7pm equipment is covered if locked out of sight.

The excess is high and is generally charged to the club as it is the responsibility of the club to look after and maintain equipment. Any equipment not on our recorded inventory is not insured so if you are donated any equipment please inform the Activities Safety Coordinator. All purchases must be made through the Union so that appropriate equipment is bought, it is fit for the needs of the membership and it is added to the inventories and insured. Any unknown club/societies items found will be removed from kit stores/use until registered.

Personal equipment is not insured whilst in use by memberships and on Union/University facilities, it is the responsibility of the individual to insure their items and to ensure that it is fit for use. Storage is provided mainly for Club and Society owned kit. Any personal kit left in kit stores is done at the owner's risk.

If kit is lost damaged or stolen whilst in provided storage, please report this to the Activities Safety Coordinator so an investigation can take place.

If you want to temporarily hire equipment for your club, please inform the Activities Safety Coordinator for it to be added to the schedule of insurance.

2. All our vehicles are insured for use by membership groups on registered journeys. Drivers are only insured once they have passed a driver assessment with the Transport coordinator and meet the conditions of Union driver. Registered drivers with the Union are required to renew their driver's details with the union annually to ensure that they are insured to drive. Only registered drivers can sign out vehicles. This applies to any hired in vehicles that the union provides. We insist that groups only hire vehicles through the Union. This is also generally most cost effective. In the event of an incident, please report it ASAP to the Transport Coordinator and remember not to accept any liability. The vehicle handbook provides all information that you should require including emergency procedures and breakdown cover.  
Drivers cannot be rewarded for driving with payment or gifts as the policy is for volunteer drivers.  
Hirers of Union vehicles and vehicle hired in by the Union cannot charge passengers for travel, only costs such as fuel can be claimed.

Drivers who choose to use their own vehicle are required to have adequate insurance for the vehicle. Members are to check with the driver to confirm insurance is in place and that the vehicle is safe. The vehicle is to be road worthy, therefore taxed, MOT'd and insured as per the legal requirements imposed on all vehicles in the UK.

#### Making a claim.

Fill in an accident form ASAP after the incident and submit this to the Activities Safety Coordinator.

Fill in a claim form ASAP and open a claim file with the Activities Safety Coordinator.

For Loss, theft and damage, obtain a police report where relevant with a crime reference number.

For injury claims, medical certificates and evidence of travel and receipts of other costs need to be collected so please keep records.

If a 3<sup>rd</sup> party damage or injury has occurred, please do not admit liability. Tell the union exactly what happened and advice will be given.

If you receive a solicitors letter, writ, summons or evidence relating to an incident that has occurred, please send it to the activities safety coordinator unanswered who will forward on relevant information to Endsleigh.

The Student Safety Coordinator will discuss any excess that you may be accountable for.

### Who to contact

Ioan Rhys Evans –Activities Safety Coordinator

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### Conclusion

The Union can be seen as self insuring items from wear and tear and loss through the allocation of equipment budgets each year. £1000's are spent each year replacing equipment that if was looked after more efficiently and maintained to a higher standard, this cost could be reduced therefore freeing up additional funds to develop clubs. Please look after all equipment and record and report all issues as soon as a problem arises. The longer you wait the more damage injury and cost can be incurred. Please remember that the equipment is provided for your use so that you can go and take part in the activities you enjoy in a safe and comfortable manner.

Copies of certificates can be made available on request for venues requiring proof of cover. A copy is also displayed by the Student Activity Safety Coordinators desk on the 3<sup>rd</sup> Floor of the Students Union .