



Insurance Information

SG Registered Clubs

Q1	What activities are clubs covered for?	The SG insurance policy will provide clubs with cover whilst they are coaching in any SG recognised environment ⁱ . In addition to recognised gymnastics activities, clubs are covered for activities typically associated with the running of a club, including administration and social events ⁱⁱ .
Q2	If I am a committee member - what protection do I get?	You may not realise it, but as a committee member you have a personal liability in respect of the management of your club, particularly if the club is unincorporated. Legal Liability insurance is available for Directors & Officers and provides cover in order to protect you if you are sued for negligent decisions – information on how to get this cover for your club is available on the SG website here .
Q3	Are non-members covered by the policy?	There will be occasions when non-members attend a training session as a guest before they decide to join the club. SG agreed with their insurers that non-members will have access to two trial (taster) sessions before s/he must become a member of the club. There is automatic cover for the club when individuals participate on a trial (taster) basis. The club is indemnified for liability and the individual guest has personal accident insurance in his/her own right in respect of these two “taster” sessions. However, all personal details of the non-member (guest) must be recorded in the club’s register.
Q5	Does an SG registered club need to register its non-competitive members?	Yes. In order to ensure cover under the insurance policy, it is essential that a club registers all of its members, including competitive and recreational. Failure to do so may mean that the insurance will be invalidated in the event of a claim.
Q6	Is cover included for birthday parties?	Yes. Cover for birthday parties is included provided there is a level 2 coach/above supervising (not coaching).
Q7	Are we covered if we hire a bouncy castle?	No. The SG insurance policy does not include any cover for hire or use of bouncy castles and clubs should ensure that separate cover is arranged with the hire company.
Q8	Is cover included for summer and holiday camps?	Scottish Gymnastics will be introducing a Block Registration scheme for its clubs in the near future. Cover is included for gymnastics and low-risk, non-gymnastic activity provided by the club ⁱⁱⁱ .

Q9	How does Legal Liability insurance apply to young people under 18?	All SG clubs are required to follow the SG Safeguarding and Protecting Children policy. This will ensure the officers and members of that club are covered by the policy in the event of a claim made against them following injury to a child. In the event of such a claim being made, the insurance policy may be invalidated if you have not followed the policy or the club has not registered all its members with SG. There is no insurance cover for abuse.
Q10	Do we have cover if employees are injured?	The SG policy provides Employers' Liability Indemnity up to a limit of £10m, in the event that an employee is injured and claims compensation against the club.
Q11	Is the club covered for public displays i.e. club session or outside display/demonstration?	Yes, provided that you adequately risk assess the area and/or venue where the activity will be taking place. You may also need to take into account additional hazards, such as uneven terrain, weather conditions and the space between you and any spectators. Cover is included in respect of public displays performed by club members only. Members of the public cannot take part in displays. If they do, the insurance cover is invalidated.
Q12	I'm not sure if my coach is an employee or is self-employed. What can I do?	Ideally, you should have a contract with your coach that clearly defines the relationship between you. If you are unsure, please contact SG HR Department who will be able to help.
Q13	Is my club covered if we go abroad and if so what cover is provided?	Cover is provided for trips abroad that are sanctioned by SG. Cover is provided for the club, gymnasts and coaches if they are injured, cause an injury to another person or damage to their property, just the same as in the UK. To have your trip authorised by SG please call the SG membership department on 0131 271 9742 for advice and information. However, clubs are not insured for non-gymnastics events e.g. swimming, jet-skiing, surfing, snow-boarding, trampoline facilities used by the public. <i>Please contact SG for further information on this.</i>
Q14	Does the policy provide cover for medical expenses abroad?	No, it is essential you take out travel insurance for all members of your party travelling abroad. To obtain a quotation for travel insurance that will include cover whilst you are competing, please call the SG membership department on 0131 271 9742 for advice and information.

Q15	How is Employer's Liability different to Public Liability?	Employers' Liability protects the employer in the event of an injury to an employee, for which the employer is liable i.e. when the employee sues the employer. Employers' Liability could apply to clubs who employ coaches or volunteers to work on their behalf. Public Liability protects an SG registered club / member / volunteer if another member, or a member of the public, sues them for injury or damage caused.
Q16	Do I need Employer's Liability for volunteers?	Under British Law, you can still be called an "employee" even if you are a volunteer. Our advice would be to have Employers' Liability insurance. This is available through the club's membership with SG.
Q17	Our club is involved with cheerleading. Is this covered?	All members of SG and SG affiliated coaches and clubs are covered whilst taking part in SG recognised activities within SG recognised environments. This includes cheerleading that is carried out within the remit of an SG award and training within an SG club.
Q18	Our club owns its equipment and stores it at a leisure centre. The leisure centre uses it for their own gymnastics sessions. Does our club have any responsibility?	The club has full responsibility to ensure the equipment is fit for purpose and well maintained. SG would also recommend you have a contract in place between your club and the leisure centre to make it clear they should risk assess the equipment before using it. If there are any issues with it at all, they should not use it and should report any faults to the club so these can be rectified.
Q19	Our club uses equipment owned by and stored at a leisure centre. Whose responsibility is this?	The leisure centre has full responsibility to ensure the equipment is fit for purpose and well maintained. SG would expect this point to form part of the club's lease agreement with the leisure centre. However, you should always risk assess equipment prior to any training session to ensure it is safe to use. If a piece of equipment is faulty do not use it and report this to the leisure centre in order for it to be repaired or replaced.

ⁱ There is FAQ sheet available on the SG website describing the definition of "SG recognised environments"

ⁱⁱ Social Events are inter-club competitions, club displays, fundraising activities, and birthday parties – at all times suitably qualified L2/above coach/es must be present.

ⁱⁱⁱ Low-risk and non-gymnastics **do not** include swimming, jet-skiing, surfing, snow-boarding, visiting and taking part in public trampoline facilities.