



# INSURANCE INFORMATION

Coaches and Judges

Q1	Where am I covered to coach?	The SG insurance policy will provide you with cover whilst you are coaching in any SG recognised environment.
Q2	Are leisure centres classed as recognised environments?	Currently a leisure centre is classed as a recognised environment if it is registered with SG or delivers an SG training programme.
Q3	What happens if I am coaching in an unlicensed leisure centre or other non-SG recognised environment?	In this case, you must make sure that you are covered by the insurance of the leisure centre you are working at.
Q4	I am a non-club SG coach, coaching in a local authority class. Does my SG insurance cover me for this?	Yes, as long as the SG registered coach is a member he/she will have the benefit of the existing Liability, Personal Accident insurances.
Q4	If my membership lapses, how will this affect my insurance cover?	Liability Insurance provided by SG as part of your membership is on a "Claims Occurring" basis. In other words as long as the liability policy was in effect at the time of the incident then cover applies. The only policy on a "Claims Made" basis is Directors & Officers Liability Cover which is totally separate from your insurance cover. However, in the case of Personal Accident cover, accidents must be reported to the insurers within 90 days of the accident taking place.
Q5	A gymnast who is not registered with an SG club, was injured during a local authority class. Whose insurance would the gymnast make a claim against?	The gymnast would make an initial claim against the local authority's insurance as she is not a member of an SG registered club nor does she have SG membership as a gymnast.  In order to make a claim against the coach she would have to provide evidence that the coach was coaching outwith his/her skills and qualifications and was negligent in his/her coaching practice.
Q6	Am I covered to coach cheerleading?	SG registered and affiliated coaches are covered to coach cheerleading within the remit of an SG coaching qualification.
Q7	I am a Level 2 Trampoline coach registered as a non-club coach with SG. I want to organise training sessions using this qualification for free-style skiing and snowboard development. Would I have insurance cover through SG or a snowboarding club?	As long as you teach trampolining within your skills and qualification, and have current membership with SG, then full policy covers will apply to you.  However, the athletes must have current membership and insurance through their respective snowboarding clubs.