



# INSURANCE INFORMATION

FAQs - Gymnasts

Q1	What is Legal Liability insurance?	This policy will cover the cost of defending yourself against a claim if you are responsible for loss, damage or injury to someone else or their property. Cover is provided up to a maximum of £15m and will protect you worldwide if you travel abroad on a trip agreed and approved by SG.
Q2	What is Personal Accident insurance?	Personal Accident insurance provides payments directly to you if you are under 75 years of age or under and are injured whilst taking part in an SG recognised gymnastic activity, in a recognised SG gymnastic environment, anywhere in the world. The cover is 'no fault' which means you will receive the appropriate payment regardless of the cause of the accident.
Q3	A gymnast injured him/herself whilst training. S/he cannot summersault – what is the insurance implication?	The gymnast cannot train or compete until he/she gets a GP certificate or a letter from his/her surgeon stating he/she can return to training sessions in the gym and can now take part in training sessions or competitions. The coach is personally liable if he/she ignores this and allows the gymnast to continue training/competing without this GP certificate.
Q4	A gymnast tumbled whilst training but did not report the incident to his/her coach. When the gymnast went home he/she felt dizzy and sick. The gymnast was taken to hospital and kept in overnight for observation.	The head coach and supporting coaches were asked for their reports – all stated that no incident had been reported to them and that they had not witnessed anything regarding this gymnast. SG could not proceed with this accident as it had not been reported to the coaches.
Q7	Are coaches allowed to coach/train in a local authority class?	Yes, as long as the coach has active/current BG/SG membership and is coaching within his/her qualifications. If the gymnasts are from a school/local authority class, then the pupils will be insured through their school/local authority – not SG. <i>Please see FAQ sheet for Coaches &amp; Judges.</i>
Q8	What happens if a gymnast is injured on a piece of equipment owned by a local authority? Who is responsible for this?	In this case 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 your 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.
Q9	What happens if a gymnast is injured on a piece of equipment owned by the club?	In this case the club has full responsibility to ensure the equipment is fit for purpose and well maintained. SG would also recommend coaches carry out risk assessments prior to any training or competitions taking place. If any piece of equipment is faulty it should not be used until repaired or replaced.