



LEGAL LIABILITY INSURANCE

Information / FAQs

Q1	What is Legal Liability insurance?	Legal Liability insurance is the generic title for a single insurance policy that embraces the following traditional classes of insurance cover:
✓	Public Liability:	Accidental bodily injury to third parties and / or damage to third party property arising out of declared gymnastic activities.
✓	Product Liability:	Accidental bodily injury to third parties and / or damage to third party property arising out of any goods sold or supplied.
✓	Professional Indemnity:	Professional Indemnity cover is provided to protect coaches for claims arising out of Errors or Omissions in respect of the professional advice that they give whilst coaching.
✓	Directors' & Officers' Liability:	Protection for club committee members in respect of their personal liability for claims resulting from mismanagement.
Q2	Who is protected by the policy?	Cover is provided to each and every SG registered member, whether they are a gymnast, coach or club representative. Cover is provided for SG affiliated clubs if all members have been registered with SG.
Q3	What significant exclusions or limitations apply?	<ul style="list-style-type: none"> ★ Risks that require more specific insurance, e.g. motor, marine ★ Injury to any person employed (including volunteers). (NB. Employer's Liability cover is provided to clubs under a separate section of the policy) ★ Loss of, or damage to, property in your custody or control ★ Pollution, unless caused by a sudden identifiable, unintended and unexpected incident ★ Any legal action brought against the insured in a court of law within the United States of America or Canada, unless you are in USA or Canada representing SG on an official trip ★ Fines, penalties or punitive damages ★ Damage to products supplied at work and the repair, replacement or recall of same work ★ Claims arising out of, or in connection with, asbestos ★ Repair of defects in premises disposed of ★ Claims arising out of, or in connection with, damage to any data ★ Nuclear risks ★ War risks ★ Deliberate, dishonest or foreseeable acts ★ Infringement of trademark name, registered design, copyright or patent right ★ Medical negligence ★ Abuse - the person accused of abuse / alleged to be the abuser. ★ Incidents / claims known to you but not reported to the insurers immediately.
Q4	What is meant by "Claims Made"?	The only SG policy on a "Claims Made" basis is the Directors & Officers Insurance.
Q5	Why do I need £15m limit of indemnity as a minimum?	In the event of a claim your limit of indemnity is the maximum your policy will pay. We believe that £15m is the appropriate amount of cover to provide you with peace of mind in the event that you were held responsible for causing a catastrophic injury.
Q6	Is the limit of indemnity the same for all sections?	No, Directors & Officers cover is a separate cover from Legal Liability. There are inner limits i.e. Employment Practices being £100,000.

Q7	Why do I need Professional Indemnity cover?	Professional Indemnity provides cover following negligent advice. If you are a coach, this cover will protect you in the event that an injury results from your negligent act or omission in your coaching.
Q8	What do I do if I'm involved in an accident?	You should immediately record any relevant information concerning incidents involving an injury or fatality, referral to hospital or an actual hospital stay. The completed accident report should be emailed/posted to the Office Manager at SG ⁱ . If there is an incident involving damage to third party property, this should also be reported to the Office Manager. If there are any allegations of libel / slander, professional negligence, i.e. arising out of tuition, coaching or advice given, any investigation under any child protection legislation, a verbal / written allegation against you, these should be immediately reported to the Ethics, Welfare & Conduct Manager at SG.
Q9	Are there any policy excesses?	With Legal Liability there is an excess of £250.
Q10	Would I be covered for all incidents?	It is not possible to state all incidents would be covered. Each incident is different and each case would be judged on its own merits.
Q11	If I am injured, can I claim from the policy?	Initially you may be eligible to claim for your injuries under the SG Personal Accident Policy. However, if you are injured by someone outwith your club you should seek legal advice on how to pursue a claim against the person(s) responsible for causing the injury.
Q12	Does the policy cover anyone who is not defined as UK resident?	Insurance cover is only available to members who have a permanent UK address. Such members are covered for recognised activities in both the UK and overseas (but excluding USA and Canada), provided that any overseas trip is officially sanctioned by SG. Any member permanently living abroad is not covered because the policy is subject to UK jurisdiction and the underwriters will not extend cover to permanent overseas residents. If you have a non-UK resident coming to your club to coach from abroad cover can be arranged. Please contact Scottish Gymnastics for further information.

Legal Liability

All individuals who take part in sport and recreation, either as administrators, judges, coaches or participants, have a Duty of Care to ensure they do not cause personal injury, financial loss, or damage to property.

If their actions do cause injury, loss or damage and "negligence" can be proved, they become legally liable to pay compensation.

ⁱ The accident report form is available on the SG website