

# Insurance for coaches

Liability insurance	Accredited coaches	Accredited+ coaches
Public liability – £60m limit of indemnity	✓	✓
Professional indemnity – £10m limit of indemnity	✓	✓
Employers liability – £10m limit of indemnity	✓	✓
Personal accident insurance	Accredited coaches	Accredited+ coaches
Cover whilst coaching and playing tennis	✓	✓
Death – £20,000	✓	✓
Permanent total disability – £20,000	✓	✓
Loss of limb/sight/speech/hearing in both ears – £20,000	✓	✓
Loss of hearing in one ear – £5,000	✓	✓
Hospitalisation – £50 per day (up to 365 days)	✓	✓
Emergency dental treatment – up to £250 (£50 excess)	✓	✓
Funeral expenses – £10,000	✓	✓
Temporary total disablement that prevents you from coaching <ul style="list-style-type: none"> <li>• 75% of weekly wage up to a maximum of £500</li> <li>• Benefit period 26 weeks</li> <li>• Deferment period 21 days</li> </ul>	✗	✓
Sports physiotherapy	Accredited coaches	Accredited+ coaches
An initial consultation followed by up to 4 treatment sessions in respect of up to 4 separate non-related musculoskeletal injuries sustained as a result of an accident that prevents you from coaching for a period of at least three days.	✗	✓

## Overview of terms and conditions

## Liability insurance

Benefits are provided to individually LTA accredited coaches or sole trader businesses (e.g. a coach with a trading as style). If you have formed your business into an incorporated entity (i.e. a limited

company) this cover is not sufficient for your needs and you should arrange specific cover for your business to ensure that you are adequately protected.

Cover has been arranged to protect your liability for damages and legal costs arising out of third party loss, injury or damage, in connection with your activities as an LTA accredited coach, and notified to the insurers as per the policy terms and conditions.

The claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to insurers through Howden, at the time of incident.

The policy is written on a claims made wording, which means that the cover to respond will be the policy in place when

All liability cover is provided by Hiscox Insurance plc (Policy Number HU PI6 1838055) to a limit of £10m with Zurich policy number KD866892 & AIG policy number 0024532693

## Personal accident insurance

Personal accident insurance provides a lump sum payment in the event of a fatal accident or accident leading to a permanent total disablement which occurs during the policy period.

- iv. war and allied perils
- v. the first £50 of any claim arising out of damage to or loss of teeth
- vi. bodily injury which arises directly or indirectly from or in connection with a pre-existing health condition which the coach is suffering from, recovering from, or on a treatment waiting list
- vii. dental treatment that takes place over 6 months after the date of the accident.
- viii. loss of or damage to dentures, bridges and crowns or other dental appliances

Cover is provided by AM Trust (Policy Number NGPA 517382021)

What is **not** covered:

- i. illness, disease, HIV
- ii. the taking of a drug which is not lawfully available
- iii. flying other than as a passenger in an aircraft operating under its own power

## Sports physiotherapy

Cover is provided by IPRS Limited

What is **not** covered:

- i. Physiotherapy or rehabilitation expenses incurred before the commencement of your coaches license

- ii. Treatment of a pre-existing condition or wear and tear/overuse injuries.
- iii. An accident that did not specifically occur within the period of the agreement.

## Claims process

You must notify IPRS as soon as you become aware of a claim. A claim form will be required and will be reviewed to initiate the treatment process. An IPRS personal care advisor will contact you by phone to carry out a triage call to assess the extent of your injuries and whether intervention is appropriate. If appropriate,

IPRS will arrange a physical assessment and treatment sessions.

The above is not intended to be a summary only and is not a substitute for the policy wording. Full copies of the policy wordings are available on request.

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