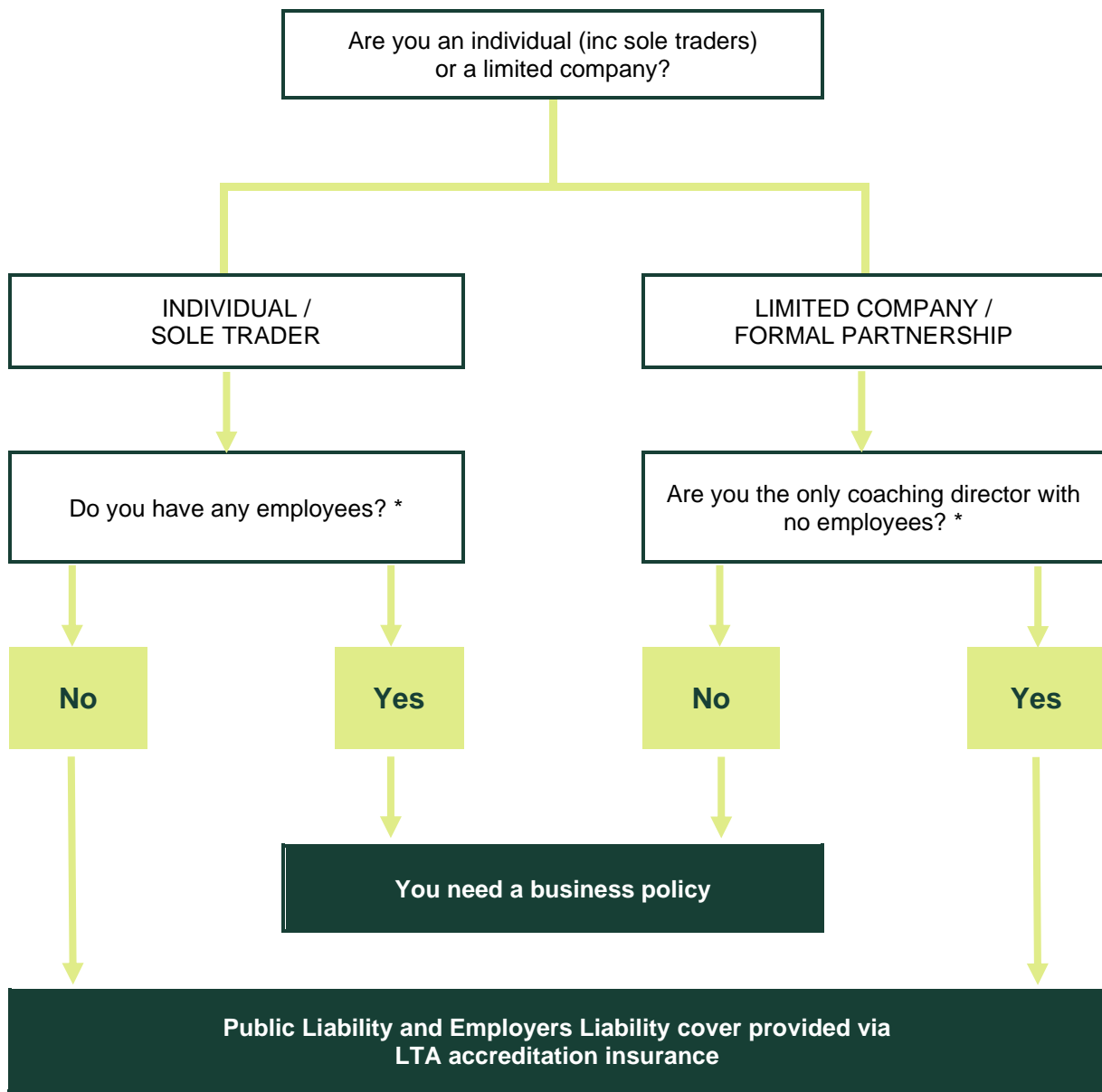


LTA Coach Accreditation Public Liability insurance decision tree



* For insurance purposes, 'employees' are defined as those coaches engaged by you under a contract of service, for who you arrange National Insurance payments. This does not include coaches who you contract with (ie coaches who work with you but are self-employed)

See page 2 for further details of how your insurance cover operations with regards to other coaches.

Business policyholders

If you employ coaches (as per definition on page 1) you will need to arrange Public Liability cover for their activities under a business policy, as you have a liability for what they do. This applies in all cases – whether under direct supervision or not. If someone is injured as a result of the employed coaches' activity, it is you that will be responsible.

Note: Coaches must operate within their remit of competence as per LTA guidelines around each qualification.

LTA Coach Accreditation public liability policy holders that engage support/assistants

Direct supervision

If as an Accredited Coach you deliver coaching with someone who is assisting you or have a player helping you as a hitter, whether you pay them or they are volunteers, the Public Liability cover you have as a coach will provide protection to them for their activities, provided they are **under your direct supervision***.

No direct supervision

If a coach is assisting you but their activities do not meet the definition of direct supervision, they will need their own insurance cover. Whether they are employees or contracted to you, the LTA Coach Accreditation Public Liability cover that protects you will not cover their activities.

If these coaches contract to you, they will need to arrange their own Public Liability cover either through their own accreditation or otherwise. If someone is injured as a result of the contracted coaches' activity, they will be responsible and a claim against you will be directed to their insurance.

Key definitions and clarifications

Direct supervision* = Assisting a coach as part of a single session, of children or adults, following the same curriculum for that session, usually on the same or directly adjacent courts but always with line of sight of the assistant coach throughout the session.

This document specifically applies to the following typical audiences that will assist a session but may not be LTA Accredited: a Tennis Leader, Activator, Level 1 coaching assistant, or a hitter without a coaching qualification.

For Level 2 and above coaches, it is assumed that these practitioners will hold insurance, due to the nature of their role and the fact they can deliver independently without supervision.

In addition to the above guidance, coaches still need to operate within their remit of competence ie a Level 1 coaching assistant is trained for direct supervision only.