

Statement of Demands & Needs

Our policy is designed to meet the needs of Coaches, Trainers & Instructors wishing to provide an indemnity in the following circumstances:

Claims arising against you for bodily injury to third parties, or damage to their property as a result of your activities.

Claims arising against you for negligence or breach of a duty of care.

In addition where you have specifically requested these covers the policy also provides the following covers:

Employers Liability – claims brought against you for bodily injury to your employees occurring in the course of their work for you.

Business HR – This provides access to HR documentation templates, downloadable guides and a free online risk assessment for health and safety.

Property damage – This provides cover against accidental physical loss or damage to the property insured.

Directors & Officers Liability – This provides an indemnity for claims brought against your directors, officers, partners, trustees and committee members for breach of duty, breach of trust, negligence, defamation or breach of warranty of authority.

Commercial Legal Protection – Provides cover for the costs of defending civil and criminal actions brought against you or in pursuing a civil claim.

Personal Accident Cover – payment of a lump sum in the event of death, loss of limb, sight or hearing or permanent total disablement due to an accident occurring in the course of your activities. A weekly benefit is included for temporary total disablement.