

The Royal Caledonian Curling Club (RCCC) – FAQ's

Endsleigh Insurances (Brokers) Limited arranges Insurance on behalf of the RCCC, its affiliated Clubs and Registered Members.

This document is a reference document only. For full terms and conditions, please see the policy wordings

What is Liability insurance?

Protection against claims that you have breached your legal liability by negligence, nuisance or trespass. Insurance is a risk transfer mechanism, which intends to give protection against the unknown financial consequence of a claim. The Insurance purchased by the RCCC includes the following:

- Public & Products Liability - Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities.
- Cross Liabilities (Member-to-Member) Protects members, should a claim be made by a fellow member.
- Professional Indemnity – cover for negligent acts, errors or omissions in respect of a professional opinion, including injury following tuition, advice, coaching or instruction, against claims made during the period of insurance.
- Directors & Officers – Protects an individual's personal liability arising from actions in their capacity as a director, officer or trustee of an affiliated club, against claims made during the period of insurance for a wrongful act.
- Abuse - Protection for damages awarded against the club committee for abuse or molestations, made during the period of insurance.

No protection will be provided to any party who actually commits, condones or ignores any abuse or molestation.

- Employers Liability – Protection for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the insured.

N.B Volunteers may be deemed employees in the eyes of the law, it is not the absence of remuneration that is important, but the nature of the relationship (i.e. Master / Servant)

Who is covered by the insurance?

The insurance protects RCCC affiliated clubs and affiliated members for recognised activity of the Association and conducted in accordance with the Associations guidelines. Recognised activities include playing and training both home and away, tournaments, exhibitions, social functions and attending meetings.

What are the limits of indemnity?

In the event of a claim the limit of indemnity is the maximum the policy will pay:

- £5,000,000 Public Liability / Products Liability
- £5,000,000 Professional Indemnity
- £5,000,000 Directors & Officers
- £10,000,000 Employers Liability
- £2,500,000 Abuse.

Am I protected as a committee member?

Yes. Committee members have personal liability in respect of their management of a club, whether a club is unincorporated or not. The Directors and Officers section of your policy protects you if a claim is brought against you as a result of acting in that capacity.

Cover is provided specifically to protect club officials and committee members.

How is Employers' Liability different to Public Liability?

Employers' Liability protects the employer in the event of an injury to an employee; Employers' Liability could apply to clubs who employ coaches or volunteers to work on their behalf.

Do we have cover if employees are injured?

Yes. Employers Liability insurance is included in the event that an employee is injured and claims against the club.

Employers' Liability insurance is advisable if any of the following criteria apply to people you engage, whether in a paid or voluntary capacity:

- You have the right to control where and when they work and how they do it
- You supply most materials and equipment
- You have a right to any profit your workers make although you may choose to share this with them through commission, performance pay or shares in the company. Similarly, you will be responsible for any losses
- You deduct national insurance and income tax from the money you pay them
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work
- They are treated in the same way as other employees, for example if they do the same work under the same conditions as someone you employ.

Is our club covered if we go abroad?

Liability cover is provided for activities worldwide. It is not however Travel Insurance and you should take care to ensure you have Travel Insurance that provides cover in respect of loss of possessions or any emergency medical expenses incurred as a result of participation in Curling.

Does the policy provide cover for medical expenses?

No. We strongly recommend that all of your party obtain appropriate travel insurance, which will provide cover for emergency medical expenses, cancellation and personal belonging, amongst other things, whilst on foreign trips.

Endsleigh can provide a travel insurance option that includes participating in curling activities as standard here: <https://www.endsleigh.co.uk/personal/travel-insurance/>

Does the insurance cover non-members trying out Curling

The policy extends to include non-members whilst participating in trial sessions e.g. Try Curling, subject to a maximum of two trial sessions. A register containing the non-members name, address, telephone number and signature must be kept by the club. This is a condition of the policy.

What significant exclusions or limitations apply?

- Damage to own property
- Medical Malpractice (first aid is covered)
- Criminal or deliberate acts
- Damage to any Data

Please read the policy wordings for the full terms and conditions.

What is the age limit?

There is no age limit under the liability policy.

What do I do if our club becomes aware of an incident?

You should immediately record all relevant information as defined in the incident recording guidelines.

If there are verbal or written allegations made against your club, you should contact Endsleigh immediately.

You should not admit liability in any circumstances or agree to pay for any damage caused as this may prejudice the position of Insurers and could invalidate a claim.

Please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

Who should I contact if I have a query?

If you have a query about the insurance coverage, please contact Endsleigh on 01242 866 906 or at sports@endsleigh.co.uk and advise that you are affiliated to the RCCC.

If you have a query regarding RCCC membership, please contact Suzy Wakefield (Office Manager) on either 0131 333 3003 or via suzy@royalcaledoniancurlingclub.org