

Public Liability and Professional Indemnity Insurance



FAQ's in respect of the RCCC arranged Public Liability and Professional Indemnity Insurance for affiliated Local Clubs and registered members

As the National Governing Body the RCCC has recognised the responsibility that it has to its members and provides cover for all paid up affiliated Local Clubs and registered members. This came into effect on 1st September 2013.

1. What insurance cover is provided?

Public Liability Insurance for Local Clubs and registered members - £2,000,000 limit of indemnity any one occurrence.

Professional Indemnity Insurance for RCCC registered coaches - £1,000,000 limit of indemnity (in the aggregate – which means that claims will be paid up to a total of £1,000,000 in any one year. If and when that amount is reached no further claims will be paid in that year)

2. What might give rise to a claim?

Public Liability – When the RCCC and registered members are found to be negligent in their duty to members of the public, which has led to you being held legally liable for accidents, injury and damage involving Third Party persons or property.

Professional Indemnity – RCCC registered coaches – Legal Liability occurring from the negligent instruction or advice given or a negligent service provided.

3. Will Public Liability Insurance cover all our activities? At what point does cover start/finish for a match, training session or other club events?

The Public Liability provides cover for the RCCC, Local Clubs and registered members whilst being involved in their curling related activities at “home” or “away” playing events, tournaments, exhibitions, social functions and attending meetings.

4. How do we protect volunteers?

Cover is provided for non-paid volunteers of the Local Club under the Public Liability policy.

5. What does Public Liability Insurance cover registered members/Local Clubs for?

Essentially it will protect you if you are deemed negligent in injuring another person or causing damage to a Third party property.



royalcaledoniancurlingclub



@rccccurling

A company Limited by Guarantee without a share capital. Registered in Scotland under company Number SC232571.

The Royal Caledonian Curling Club

Ochil House, Stirling, FK7 7XE

Tel: 0131 333 3003

Email: office@royalcaledoniancurlingclub.org

www.royalcaledoniancurlingclub.org



6. Is there anything excluded from the Public Liability Policy?

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

7. 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.

8. Are Social Guests to the Local Club covered by the policy?

The policy provides cover for the Local Clubs activities including their responsibilities as organisers of social and fund-raising activities.

Social visitors and non-members are automatically covered under the policy when they are guests at an official RCCC or Local Club social or fund-raising event.

It is not a policy condition to keep a register of all the social visitors details, however, in the event of a claim, insurers would require this information therefore it is good practice to keep a record of all guests and visitors that attend any RCCC or Local Club events.

9. Are there any age limits to the Insurance?

There is no upper or lower age limit in respect of the Public Liability Insurance.

10. Does the Public Liability Insurance operate outside the United Kingdom?

The Territorial limits are - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Any other member of the European Union and elsewhere in the world in respect of injury, loss or damage caused by or arising from activities authorised or recognised by the RCCC.

11. What immediate action should we take if an incident occurs that could lead to an insurance claim?

Record the details of the incident including witness statements if available. Then notify our insurance broker Ferguson Oliver Insurance Ltd on 01307 466 661 who will advise you what further action to take.

12. Who should I contact if I have a query about our insurance cover?

Please contact Suzy Wakefield (Office Manager) either on 0131 333 3003 or via suzy@royalcaledoniancurlingclub.org



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