

## **COACHES INSURANCE**

### **LOCAL AUTHORITY/LEISURE TRUST COACHES**

Scottish Gymnastics Member Services department has received a number of queries from coaches employed by Local Authorities and or Leisure Trusts concerning membership and insurance cover. Detailed below is the information required to allow you to make an informed decision as to whether you should register with Scottish Gymnastics therefore benefiting from insurance cover tailored to suit the sport of gymnastics.

#### **Insurance cover provided by Scottish Gymnastics:**

- Employers Liability = Protection against legal liability for bodily injury or illness to an employee (whether under a contract of employment or not). Those insured includes Coaches
- Public & Products Liability = Includes protection against your legal liability for injury to third parties. Those insured includes Coaches
- Personal Accident = Benefits paid if a member is injured whilst participating in an authorised activity. Those insured includes Coaches
- Professional Indemnity = Provides cover for financial loss claims from third parties arising from any services provided by the insured. Those insured includes Coaches
- Other Insurance cover = Directors and Officers Liability protection for alleged wrong doing whilst engaged in Gymnastic activities

If you are employed by a local Authority and or Leisure Trust and are not a member of Scottish Gymnastics you are not benefiting from our insurance cover, therefore you will need clear answers to the following questions:

- Does your Employers "Public Liability" insurance cover you as a coach?
- Does your "Employers Liability" insurance cover you as a coach?
- Does your employer provide Personal Accident cover?
- Will your employer's insurance cover you for allegations of wrong doing?

**Fact:** In the event of a claim, it would be entirely up to the person claiming as to who they claim against.

*For example:* If a gymnast decided to make a claim directly against you, the coach, and not your employer (Local Authority), you wouldn't have insurance in place to protect yourself. Even if blameless you could incur expensive legal fees in defending yourself.

In a case such as this, you need to ask your employer (Local Authority), would they step in and defend the claim on behalf of you, the coach?

**Fact:** Your employer's liability provides cover only for the hours you are contracted to work. If, for example, you were to help out at a club and or another class outwith you're contracted hours, you would have no insurance cover at all.

**Fact:** An employee would only be covered if their negligence was considered within the course of employment e.g. authorised and if the employee was undertaking a 'frolic' (vicarious liability common law term) then they would not be covered