

British Triathlon Federation – Coaches’ Insurance Guidance Note

Coach Essential

What activities am I insured to coach?

Your Coach Essential membership will cover you to deliver triathlon related coaching sessions (i.e. swimming, cycling, running and Transition coaching sessions).
Cover is provided for activities within the remit of your British Triathlon qualification only.
Cover extends to include activities that are within the remit of British triathlon CPD modules completed such as open water coaching, static bike training and strength & conditioning (*excluding* use of weights).

I have other, non-British Triathlon related qualifications. Does my Coach Essential insurance cover me to deliver these activities?

No, you are only covered to deliver activities within the remit of British Triathlon’s recognised coaching qualifications or CPD modules.

Where am I insured to coach?

As a Coach Essential member you are covered to coach within a triathlon club environment.
You are not insured to coach commercially, outside of club activities, or operate beyond the scope of your training & qualification. Coaching within the UK only, however cover does extend to a club coach being able to coach their club members within European training camps.

I live outside the UK, am I covered?

No, cover is provided to UK residents only.

Can I be paid for my coaching?

Under the Coach Essential cover it is acceptable as a volunteer coach for you to be paid reasonable expenses. You are NOT covered if you receive payment for your coaching services.

Am I covered to coach single sport activities?

A triathlon coach should not deliver single discipline coaching in isolation, outside their coaching framework. This would be defined as activities within a triathlon discipline that are clearly not triathlon specific, such as short sprint training, beginner swimming training and track cycling.
If you are delivering such training you should arrange insurance via the respective national governing body.

Is my equipment insured as part of my coach membership?

No. Your membership does not include any insurance for equipment or contents

Who do I contact if I have a query?

More information is available online at <http://britishtriathloninsurance.co.uk>. If you have any further queries please contact Howden:

Via the website - <http://britishtriathloninsurance.co.uk/contact-us>

By email – triathlon@howdengroup.com

By phone - 0121 698 8000

Coach Plus

What activities am I insured to coach?

Your Coach Plus membership covers you to deliver all activities within your British Triathlon qualification and CPD modules as well as other fitness related activities that you are qualified to deliver through other, non-British Triathlon qualifications. This includes activities such as circuit training, weight training and personal training.

Are any activities excluded?

Your Coach Plus membership does NOT include cover for contact sports (e.g. rugby, football), projectile sports (e.g. shooting, archery), motorised sports, water based sports (other than swimming), climbing, caving, gymnastics or any fight sports or martial arts (e.g. boxing, wrestling, karate, aikido), although cover is included for boxercise or sparring with you as a trainer, as part of a strength and conditioning session. If you are unsure whether your activity is covered you should contact Howden to check.

I have other, non-British Triathlon qualifications. Does my Coach Plus insurance cover me to deliver these activities?

Yes, you are qualified to deliver other fitness related activities within the remit of non-British Triathlon qualifications, provided your coaching is within a triathlon framework or providing coaching to participants working towards a triathlon specific goal.

Where am I insured to coach?

As a coach plus member, you are covered to coach within any British Triathlon club and away from a club environment with British Triathlon individual members and non-members.
You are also covered to coach commercially (i.e. you can receive payment for your coaching services) but only in a personal capacity. This means that if you coach in your own name you would be covered, but if you have a limited company and provide coaching services under this business name, you need separate insurance for the business.
Your coaching policy extends to worldwide cover

I live outside the UK, am I covered?

No, cover is provided to UK residents only.

Am I covered to coach single sport activities?

A triathlon coach should not deliver single discipline coaching in isolation, outside their coaching framework. This would be defined as activities within a triathlon discipline that are clearly not triathlon specific, such as short sprint training, beginner swimming training and track cycling.
If you are delivering such training you should arrange insurance via the respective national governing body.

Am I insured to coach in a single discipline club (e.g. swimming club, running club, cycling club)?

No. If you are coaching in a single discipline club, i.e. you are working as a swimming coach, cycling coach or running coach, you should ensure you are insured by the National Governing Body responsible for that discipline. This is because you are not coaching towards a triathlon goal.

I am a triathlon coach and a personal trainer. Does my coach plus membership cover me for both?

The insurance under your coach plus membership will cover the personal training activities you deliver as part of your triathlon coaching, but you are not covered to work as a personal trainer outside of a triathlon framework. You are not covered to run personal training sessions to individuals or groups who are not members of British Triathlon or are not working towards a triathlon goal.

Does my coaching need to be related to triathlon training?

Yes, you are only covered to coach within the context of a triathlon technical framework coaching a group of athletes or an individual towards a triathlon specific goal. The policy is not intended to provide cover for you working as a general personal trainer, away from a triathlon context.

Members of my triathlon club have asked me to give 1-1 training plans and sessions as individuals. They are not members of British Triathlon. Am I insured?

Yes, provided you are suitably qualified under the British triathlon system, i.e. level 3 and the training is towards a triathlon specific goal, which it arguably would be as they are club members, you would be covered for this. A level 1 or 2 coach in this position would not be covered to coach individuals on a 1:1 basis.

I have been asked to run personal training sessions for someone who is neither an individual member of British Triathlon nor a member of a triathlon club. Am I insured to do so?

Yes. Providing you are suitably qualified as a personal trainer and/or a level 3 British Triathlon coach and the training is towards a triathlon specific goal, you would be covered for this. You must, however, be able to evidence the triathlon goal in question, for example, if the person has entered a triathlon.

Is my equipment insured as part of my coach membership?

No. Your membership does not include any insurance for equipment or contents

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