

## British Triathlon Federation – Coaches’ Insurance Guidance Note

### Core Coach

#### What activities am I insured to coach?

Your Core Coach membership will cover you to deliver triathlon or related multisport 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 coaching qualifications, does my Core Coach 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. If you hold a non-British Triathlon qualification, you should seek advice from the relevant National Governing Body.

#### Where am I insured to coach?

As a Core Coach 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.

You are insured to coaching within the UK only, however cover does extend to coaches being able to coach within European training camps on a non-commercial basis only. (Please see the Ultimate Coach membership insurance cover details if it is a commercial camp)

#### 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 Core Coach cover it is acceptable as a volunteer coach for you to receive a nominal fee or reasonable expenses towards your coaching commitments. If you are working in a number of triathlon coaching settings and or are a commercial coach being paid monies towards your earnings then you should purchase Ultimate Coach membership.

#### Am I covered to coach single sport activities?

A triathlon coach can deliver single discipline triathlon or related multisport coaching activities within the triathlon technical syllabus. It does not include working as an athletics coach, a track cycling coach or a swim teacher etc.

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 related to your coaching activities.

#### 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](mailto:triathlon@howdengroup.com)

By phone - 0121 698 8000

## Ultimate Coach

### What activities am I insured to coach?

Your Ultimate Coach 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 Ultimate Coach 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. If you are unsure whether your activity is covered you should contact Howden to check.

### I have other coaching qualifications, does my Ultimate Coach 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 syllabus or you are providing coaching to participants who are working towards a triathlon or related multisport specific goal.

### Where am I insured to coach?

As a coach plus member, you are covered to coach within the UK at any British Triathlon affiliated club and away from a club environment with British Triathlon individual members and non-members. Cover is provided to British Nationals who live abroad for less than 180 days within a membership year whilst coaching in the UK only.

### Can I be paid for my coaching?

Yes, 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.

### I live outside the UK, am I covered?

No, cover is provided to UK residents only.

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

No you cannot deliver single discipline coaching to a single discipline club ie: a running club, swimming club or a cycling club if you only hold a British Triathlon coaching qualification.

However you can deliver single discipline coaching within a single discipline club if the club for example is a running club where there is a triathlon element/group of individuals within their club who are training towards a specific triathlon or related multisport specific goal.

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

The insurance under your Ultimate Coach membership will cover the personal training activities you deliver as part of your triathlon coaching within the remit of your qualification and triathlon syllabus.  
You are not covered to run personal training sessions to individuals or groups of people who are not working towards a triathlon or multisport specific goal.

**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 2 diploma/level 3 and the training is towards a triathlon specific goal.  
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 coaching 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/level 2 diploma or are a level 3 British Triathlon coach and the training is towards a triathlon and or multisport 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 or multisport event that falls within the definition of British Triathlon.

**Is my equipment insured as part of my coach membership?**

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

**Am I covered for my coaching whilst completing my coaching qualification?**

You are covered to complete only coaching activities required to complete your qualification, this is defined at each specific level and should not be exceeded until you are qualified. You should contact your tutors or Home Nation Coaching Team if you have any questions about what you can do during your training period.

**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](mailto:triathlon@howdengroup.com)  
By phone - 0121 698 8000