

British Triathlon Federation Individual Members' Insurance - Guidance Note

What insurance protection does my membership provide?

Your Individual membership provides:

Public Liability (i.e. protection against claims made against you by other for injury or damage it is alleged you have caused) - £15m.

Personal Accident (i.e. fixed benefits you can claim if you are injured whilst competing or training).

See <http://britishtriathloninsurance.co.uk/personal-accident> for full details.

What activities am I insured for?

Your Individual membership public liability will cover you to take part in triathlon and related multisport activities (i.e. swimming, cycling and running). Cover includes training for triathlon disciplines, both with and away from club training sessions. This also includes other training towards a triathlon goal, such as open water training, static bike training and strength & conditioning.

Personal Accident cover is provided for you when taking part in triathlon disciplines only.

Which UK events am I covered to take part in?

You are covered to take part in multi-sport events that have been permitted by British Triathlon or its' Home Nations. To find out if the event you have entered is permitted visit the Events page of the British Triathlon or Home Nation websites - www.britishtriathlon.org/events/search.

Am I covered to compete in overseas competitions and event?

You are covered to take part in overseas events that are sanctioned by the ITU and or ETU.

Does the membership insurance benefit include cover for taking part in non-permitted events?

No, the membership insurance benefit does not provide cover for members taking part in non-permitted events. This is because British Triathlon cannot provide support to its members taking part in events where it is not known what provisions are in place for a safe and fair event. You can search for permitted events at

www.britishtriathlon.org/events

Am covered for training?

Yes, provided you are training towards a triathlon goal within the triathlon related activities.

If I go abroad to train am I covered?

Yes, provided your training is towards a legitimate triathlon goal and not, for example, simply an overseas cycling holiday.

Does my membership include cover for emergency medical expenses abroad?

No, the cover abroad is the same as in the UK – Public Liability and Personal Accident benefits.

Whenever you are travelling abroad you should arrange travel insurance to protect yourself on your trip and this should include cover whilst you are training and/or competing. British Triathlon's partner Yellow Jersey can assist with this - www.yellowjersey.co.uk

Is my equipment insured as part of my membership?

No. Your membership does not include any insurance for equipment or contents. British Triathlon's partner Yellow Jersey can assist with this - www.yellowjersey.co.uk.

Am covered for commuting?

No. Cycling to and/or from your place of work is not covered within the Individual membership insurance benefit.

I use my commute to work as training, is this covered?

Genuine training towards a triathlon goal is covered, but cycling to and/or from your place of work is not. If you are cycling to work, as part of your training, and were involved in a public liability claim you would be asked to provide evidence that the ride formed part of your training towards a triathlon goal, and was not simply commuting. Such evidence could include your training log, the route you were following, the bike you were using, the clothing you were wearing and the event you have entered into for which you are training. Insurers would then consider any claim on its own merits.

Personal accident benefits cannot be claimed at all if you are commuting (i.e. if your start point or final destination is your place of work, regardless of any of the above).

If I enter a single discipline event, am I covered?

No, you should make sure you are covered under the association that is running the event (for example Swim England/Scotland/Wales, England/Wales/Scotland Athletics, British Cycling). Participating in a non-competitive sportive within the UK only is covered providing it is training towards a triathlon goal.

Permitted long distance events held within the UK only are covered by the membership insurance benefit.

I live outside the UK, am I covered?

No, the membership insurance benefit cover is provided to UK residents only however cover is provided to British Nationals who live abroad whilst competing in ITU/ETU events overseas only.

British Nationals who live abroad for less than 180 days within one membership year have cover when training and competing in permitted events in the UK and whilst competing in ITU/ETU events abroad.

Public liability cover only is provided to any member who lives abroad and competes in permitted events within the UK only.

If there's a claim do I need to pay anything myself?

If someone successfully claims against you for damage you caused to their property you will be asked to pay the first £250 of the compensation (the policy excess).

What do I do if I'm injured or if I injure someone else/damage someone's property?

You should report the details or submit your claim to Howden at <http://britishtriathloninsurance.co.uk/notification>.

If I'm hit by a car can I claim against the driver?

You may be able to, but this would be separate to your membership insurance. Details of the Legal Services that may be able to assist you can be found at <http://britishtriathloninsurance.co.uk/notification>.

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