

Membership Type	Essential	Core	Ultimate	Core Coach	Ultimate Coach
Competing					
Race Licence	x	✓	✓	✓	✓
Public Liability Insurance					
Level of cover	15m	15m	15m	15m	15m
Training alone in the UK	✓	✓	✓	✓	✓
Training in/with a club in the UK	✓	✓	✓	✓	✓
Activator and Officials cover*	✓	✓	✓	✓	✓
Training abroad	x	x	✓	x	✓
Racing in the UK at a permitted event	x	Unlimited	Unlimited	Unlimited	Unlimited
Racing abroad at ETU/ITU Championships*	x	✓	✓	✓	✓
Racing abroad at Ironman, Challenge, Xterra, etc*	x	x	✓	x	✓
Professional Indemnity insurance	x	x	x	10 million	10 million
Public Liability Insurance cover for coaching additional triathlon related activities	x	x	x	x	✓
Public Liability Insurance cover for coaching abroad (T&Cs apply for coaching in USA**)	x	x	x	✓	✓
Personal Accident			Whilst training in the UK, racing in British Triathlon Permitted Events & racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OTU), IRONMAN, Challenge, Powerman, Xterra and Super League Triathlon sanctioned events		
		Whilst training & racing in UK & racing at ITU/ETU Champs		As Core (Europe only)	As Ultimate
Permanent Total Disablement (up to £50,000) (Loss of limbs, eyes, speech, hearing)	x	✓	✓	✓	✓
Death (£10,000)	x	✓	✓	✓	✓
Broken bones & dental benefit	x	✓	✓	✓	✓
Facial disfigurement (up to £1,000)	x	x	✓	x	✓
Loss of earnings benefit - (Up to £100 per week for Ulitimate & up to £500 per week for Ultimate Coach)	x	x	✓	x	✓
Medical Expenses, including Physio cover (up to 25% of the value of a valid loss of earning claim)	x	x	✓	✓	✓