



Insurance Cover Explained **2020/2021**

Insured Title:

Welsh Amateur Boxing Association Ltd and/ or Affiliated Clubs and/ or Registered Individuals.

Activities Insured:

All activities controlled, sponsored, organised, or authorised by Welsh Amateur Boxing Association for Amateur Boxing in Wales.

Definition of an Insured Club:

One that has officially been successfully affiliated as a Club by Welsh Amateur Boxing Association and has paid the requested Annual Club Affiliation Fee to confirm their WABA membership.

Definition of Registered Individual:

One that has successfully registered as an Individual with Welsh Amateur Boxing Association and has paid the requested Annual Registration fee and been categorised accordingly.

Public / Products Liability Cover:

Public Liability insurance will protect Affiliated Clubs and Registered Individuals against compensation claims, and their legal costs, if they cause injury (including death) to a third party or damage to a third party's property if the Club or Individual is found to be at fault.

Cover is for all activities controlled, sponsored, organised, or authorised, by WABA for Amateur Boxing in Wales. There is no cover at the Clubs, or for Referees, Coaches, or Individuals, for any activities that fall outside of the description above.

Examples of some of the activities that may fall outside this definition may be:

- ***Weightlifting Sessions (or Clubs) not in connection with Boxing,***
- ***Fitness Sessions (or Clubs) not in connection with Boxing***
- ***Kettlebell Sessions (or Clubs) not in connection with Boxing***

In addition, it is worth noting, that despite what might have been understood in the past:

- For a successful claim to be made, negligence must be proved against WABA and/ or Affiliated Club and/ or Registered Individual.
- There is no liability cover for claims occurring on a Participant to Participant basis i.e. Liability arising out of a negligent act whilst 2 boxers are sparring/ fighting
- Physical, Sexual or Psychological abuse cover is included under the policy (subject to policy conditions)

Employers Liability Cover

There is no Employers Liability cover for Clubs. Employers Liability is a Statutory Insurance in the UK, and so Clubs should make sure that their Committees, and/ or Volunteers, and/ or Employees are correctly protected when they are undertaking activities on behalf of the Club.

Professional Indemnity Section

Professional Indemnity provides cover for the legal costs and expenses in defending a claim, as well as compensation payable, for WABA authorised officials (to include Coaches and Officials) if it is perceived that inadequate advice has been given.

Cover is for all activities controlled, sponsored, organised or authorised by WABA. There is no cover at the Clubs, or for Individuals, for any activities that fall outside of this description.

Examples of some of the activities that may fall outside this definition may be:

- ***Weightlifting Sessions (or Clubs) not in connection with Boxing,***
- ***Fitness Sessions (or Clubs) not in connection with Boxing***
- ***Kettlebell Sessions (or Clubs) not in connection with Boxing***

Material Damage

Defined as 'Boxing Equipment belonging to Welsh Amateur Boxing Association'. It should be noted that no Equipment, Property or Buildings belonging to the Clubs are Insured under this Policy.

Personal Accident Insurance

Insured:

Welsh Amateur Boxing Association Ltd and/ or all Affiliated Clubs.

Activities Insured

All activities controlled, sponsored, organised or authorised by WABA for Amateur Boxing in Wales.

It is important that the Clubs make sure that their activities are within this definition or they have notified WABA, and had authorised, anything that may fall outside this definition.

The Insured Persons are in several Categories:

- A Any Amateur Member of the Insured Club, resident in the United Kingdom
- B All coaches Officials Employees and Consultants engaged by the Insured, resident in the UK
- C Any Board and Sub Committee Members of the Insured, resident in the UK
- D All persons travelling overseas with the Insured's activities and accompanying spouses/ partners
- E All persons travelling overnight in the UK with the Insured's activities and accompanying spouses/ partners

Cover is for Accidental Bodily Injury resulting in:

	Benefits (£)				
	Category A	Category B	Category C	Category D	Category E
Death	50,000	50,000	50,000	50,000	50,000
Permanent Total Disablement*	50,000	50,000	50,000	50,000	50,000
Loss of Sight	50,000	50,000	50,000	50,000	50,000
Loss of Limb	50,000	50,000	50,000	50,000	50,000
Loss of hearing in both ears	50,000	50,000	50,000	50,000	50,000
Loss of hearing in one ear	50,000	50,000	50,000	50,000	50,000
Temporary Total Disablement	150 pw	150 pw	150 pw	Nil	Nil
Deferment Period	1 week	1 week	1 week	N/A	N/A
Benefit Period	104 wks	104 wks	104 wks	N/A	N/A

*The basis of cover for Permanent Total Disablement is 'any and every occupation'

Business Travel Insurance

Insured:

Welsh Amateur Boxing Association Ltd and/ or all Affiliated Clubs.

Activities Insured

All activities controlled, sponsored, organised or authorised by WABA for Amateur Boxing in Wales.

It is important that the Clubs make sure that their activities are within this definition or they have notified WABA, and had authorised, anything that may fall outside this definition.

Each and every trip, in the UK or abroad, involving one or more night away, including club shows, tournaments and events, should be declared to the WABA Office at least 7 days in advance to ensure that cover is in place:

- Medical Expenses
- Cancellation/Curtailment
- Travel Delay
- Personal Liability
- Hijack, Kidnap and Ransom
- Legal Expenses
- Personal Belongings
- Business Equipment
- Delayed Baggage
- Loss of keys
- Money

Note: COVID-19 Exclusion to apply to the Cancellation, Curtailment, or change of itinerary sections of the Policy

End.

