



# BRITISH DRAGON BOAT RACING ASSOCIATION

[www.dragonboat.org.uk](http://www.dragonboat.org.uk)

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## INSURANCE FAQ

### CLUB LEVEL

- Q1 Is club owned equipment covered by the BDA insurance?
- A1 No. Clubs need to source their own insurance for their equipment
- Q2 Are clubs travelling abroad to race covered by BDA insurance? Is it different if the events are either EDBF or IDBF sanctioned?
- A2 The Combined Liability policy will extend to cover the BDA and affiliated Clubs for your legal liability Worldwide (apart from Management Liability which excludes USA/Canada) so long as the participation is agreed by the BDA. However, this is not a Travel Policy and does not provide cover for Medical expenses while abroad, lost baggage etc. A separate Travel Insurance Policy will be required.
- Q3 What is the cover for coaching launches accompanying club training sessions?
- A3 The BDA policy includes public liability cover for coaching launches accompanying club training sessions.
- Q4 What is the cover for clubs running new member events, either as part of club training or separately?
- A4 Taster sessions for Clubs are covered, up to a maximum of 4 per prospective member. By the 4<sup>th</sup>, they should have a good idea whether they wish to join We ask that records be kept of who they are and dates they attend,
- Q5 What is the cover for clubs running paid events for training charity crews or similar?
- A5 Clubs are advised if and when they undertake to train, instruct or familiarise non BDA Crews that they should do so in accordance with the guidelines set in BDA Policies. That is to say that they should always be mindful that they are dealing with Novices and some maybe children or vulnerable adults and therefore all recognized safety procedures must be strictly adhered to. The crews under instruction should be asked to sign a disclaimer to acknowledge that they have received a safety briefing and understand the explained rules given. Any deviation from our Safety Procedures could result in the rejection of an Insurance Claim should a mishap occur during a training session. All training must be under the supervision of a suitably qualified BDA Coach.
- Q6 If a club cannot comply with all aspects of the water safety policy how does this affect insurance?

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- A6 If Clubs do not follow the rules, regulations and policies set out by the BDA potential claims may be rejected.
- Q7 What is the insurance cover for clubs, coaches and individual members in the event of needing support with a safeguarding incident?
- A7 The Combined Liability Policy covers the BDA and Affiliated Clubs in respect of accusations of safeguarding issues. The Policy does not cover Individuals/the accused.

### **COACHES**

- Q8 What is the insurance cover for coaches and helms running a club coaching session? Does it matter what level of qualification they have?
- A8 Coaches are covered whilst coaching within the remit of their qualifications for the BDA and Affiliated Clubs.
- Q9 Does the coach have to be an individual member of the BDA or are they covered under club insurance?
- A9 Coaches are only covered whilst coaching for Clubs or within the BDA.
- Q10 What happens before a coach has renewed their membership for the year?
- A10 If Coaches are operating before they have taken out their BDA Membership then there's no cover in place, as they have not affiliated.
- Q11 Does the location of these activities affect the insurance cover, i.e. if they are not on the club premises does this affect the insurance cover?
- A11 The cover isn't location specific, i.e. a Club is covered if they are participating at their own location, or for example at another Club's premises.
- Q12 What cover applies to GB coaches running sessions for GB teams both on and off the water?
- A12 GB coaches running sessions as part of the BDA entries to international competitions are covered in the same manner as club coaches.
- Q14. Do coaches have any level of cover for advice given to members as part of their coaching responsibilities?
- A14 Coaches are covered for advice that is given within the scope of their BDA coaching qualifications.

### **INDIVIDUAL LEVEL**

- Q15. Is an individual covered when training in an O1 or in a gym outside of an official club session?
- A15 If a team are organising a session at a gym this is covered as long as what they are doing is specifically training for their sport.
- Q16 Is there any personal accident cover whilst taking part in training, racing and off the water activities?

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- A16 A Personal Accident Policy is in place for Affiliated Members of the BDA. Please contact the BDA for more information on this Insurance.
- Q17 Can I claim for broken equipment, e.g. my paddle gets broken during racing, training or travelling to an event?
- A17 No, the Insurance in place for the BDA and Affiliated Clubs does not include cover for equipment.
- Q18 If I need hospital treatment after an accident do I get a contribution to costs?
- A.18 The Personal Accident Policy offers some benefits to Members in the event Medical treatment is needed. Please contact the BDA for more information on this.
- Q19 Does the event Day Membership entitle me to any benefits under the BDA insurance and if so for how long?
- A19 No Insurance is provided for Day Membership.
- Q20 Does the BDA insurance cover apply if individuals are racing abroad?
- A20 The Insurance covers Members whilst they are participating for their Clubs at Club/BDA sanctioned events, whether these are abroad or in the UK. However this is not a Travel Policy and does not cover for Medical Expenses while abroad, lost baggage etc. A separate Travel Insurance Policy will be required.
- Q21 Does the BDA insurance cover us if we are training overseas, e.g. on holiday or if I live overseas?
- A21 No
- Q22 What cover do members have when driving coaching launches for club or GB training sessions?
- A22 Yes, the BDA policy includes public liability cover for coaching launches accompanying club training sessions.
- Q23 Am I covered when I am dragon boat racing in the UK at non-BDA events, e.g. Great River Race
- A23 If your Club is competing and the BDA are happy for your Club to compete in non BDA events then the Club is covered.