



British Dragon Boat Racing Association Insurance Q&A

The purpose of this document is to provide answers to some general questions about the insurance that clubs and individuals receive when members of the British Dragon Boat Racing Association (BDA).

For more specific information please go to the BDA insurance site:

<https://www.howdengroup.com/uk-en/sport-and-entertainment/british-dragon-boat-racing-association>. If you have any questions, contact the BDA at info@thebda.org.uk.

Club level

Q: Is club-owned equipment covered by the BDA insurance?

A: No. Clubs need to source their own insurance for their equipment. You can discuss and buy further insurance through [the BDA insurance site](#) set up by our insurer.

Q: Are clubs travelling abroad to race covered by BDA insurance? Is it different if the events are either EDBF or IDBF sanctioned?

A: 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) as 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. You can discuss and buy further insurance through [the BDA insurance site](#) set up by our insurer.

Q: What is the cover for coaching launches accompanying club training sessions?

A: The BDA policy includes public liability cover for coaching launches accompanying club training sessions.

Q: What is the cover for clubs running new member events, either as part of club training or separately?

A: Taster sessions for clubs are covered, up to a maximum of four per prospective member. By the fourth, 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.

Q: What is the cover for clubs running paid events for training charity crews or similar?

A: 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 may be children or vulnerable adults and therefore all recognised 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.

Q: If a club cannot comply with all aspects of the water safety policy how does this affect insurance?

A: If clubs do not follow the rules, regulations and policies set out by the BDA, potential claims may be rejected.

Q: What is the insurance cover for clubs, coaches and individual members in the event of needing support with a safeguarding incident?

A: 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.

Q: Are club officers protected by the BDA directors indemnity insurance?

A: Yes the BDA directors and officers insurance covers club committee members against any actions against directors/officers of the club. It is important the BDA are aware of your current committee members or the insurance may be invalid.

Q: Are BDA member clubs protected against any cyber attacks or theft or loss of personal data?

A: No. The BDA has cyber insurance to protect our website and membership database from any cyber attacks, but that does not extend to clubs. If clubs wish to take out a cyber policy they can do so with our insurers at additional cost.

Coaches

Q: What is the insurance cover for coaches and helms running a club coaching session? Does it matter what level of qualification they have?

A: Coaches are covered whilst coaching within the remit of their qualifications for the BDA and affiliated clubs. The BDA water safety policy outlines the level of coaching qualifications required.

Q: Does the coach have to be an individual member of the BDA or are they covered under club insurance?

A: Coaches are only covered whilst coaching for clubs or within the BDA and must be a valid BDA member.

Q: What happens before a coach has renewed their membership for the year?

A: If coaches are operating before they have taken out their BDA membership then there's no cover in place, as they have not affiliated.

Q: 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?

A: 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.

Q: What cover applies to GB coaches running sessions for GB teams both on and off the water?

A: GB coaches running sessions as part of the BDA entries to international competitions are covered in the same manner as club coaches.

Q: Do coaches have any level of cover for advice given to members as part of their coaching responsibilities?

A: Coaches are covered for advice that is given within the scope of their BDA coaching qualifications.

Individual level

Q: Is an individual covered when training in an O1 or in a gym outside of an official club session?

A: Activities that are organised by the club for training for the sport are covered. That includes team gym or O1 sessions.

Q: Is there any personal accident cover whilst taking part in training, racing and off-the-water activities?

A: A personal accident policy is in place for affiliated members of the BDA. More information on what is covered is available on [the BDA insurance site](#) set up by our insurer under the personal liability section.

Q: Can I claim for broken equipment, e.g. my paddle gets broken during racing, training or travelling to an event?

A: No, the insurance in place for the BDA and affiliated clubs does not include cover for equipment. You can purchase additional insurance to cover equipment via the BDA microsite.

Q: If I need hospital treatment after an accident do I get a contribution to costs?

A: The personal accident policy offers some benefits to members in the event medical treatment is needed. More information on what is covered is available on [the BDA insurance site](#) set up by our insurer.

Q: If I purchase a day membership for a specific BDA event does that entitle me to any benefits under the BDA insurance and if so for how long?

A: Insurance is provided for day membership, but only for that specific event.

Q: Does the BDA insurance cover apply if individuals are racing abroad?

A: The insurance covers members whilst they are participating for their clubs at club/BDA sanctioned events, whether these are abroad or in the UK. It also covers members training or racing with Team GB in any IDBF or EDBF events. However, the cover is for personal liability; it is not a travel policy and it does not cover for medical expenses while abroad, lost baggage, or any travel or equipment etc. A separate travel insurance policy will be required, which can be purchased through [the BDA insurance site](#) set up by our insurer.

Q: Does the BDA insurance cover us if we are training overseas, e.g. on holiday or if I live overseas?

A: No

Q: What cover do members have when driving coaching launches for club or GB training sessions?

A: The BDA policy includes public liability cover for coaching launches accompanying club training sessions.

Q: Am I covered when I am dragon boat racing in the UK at non-BDA events, e.g. Great River Race

A: If your club is competing and the BDA are happy for your club to compete in non-BDA events then the club is covered. Please contact the BDA to get approval for this.