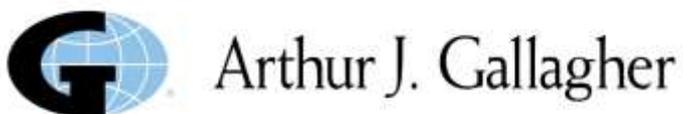


SCOTTISH HOCKEY
PERSONAL INSURANCE FAQ
REVISED – FEBRUARY 2019



FAQ

Who is covered by Scottish Hockey's personal insurance cover?

All of Scottish Hockey are covered by Scottish Hockey's personal insurance cover. A member is a person who is registered with Scottish Hockey by their club, or by themselves on Scottish Hockey's membership database (Core).

What is covered?

Scottish Hockey's insurance policy covers loss of sight, loss of limb, speech, hearing, dental, death and temporary total disablement after 14 days and up to 52 weeks.

Temporary total disablement is only applicable to members over 16 and in full time gainful employment.

When am I covered?

You are covered while participating in any recognised hockey event, any match, Competition or trial, while engaging in official training or coaching sessions organised by a club, or while on the business for the Scottish Hockey. National officials and players are covered from leaving the house or place of work till they return from national official duties.

Are there age limits on the policy?

The policy is available to people up to the age of 90, however there are reduced benefits from the age of 66 and over.

What is the excess on the policy?

14 days.

If I receive a temporary injury that prevents me from working, will my loss of earnings be covered?

The policy provides cover for temporary total disablement after a 14 day excess period up to £200 per week for a maximum of 52 weeks provided they are over 16 years old in gainful full time employment.

Am I insured if I hit the ball off the pitch and injure a spectator or damage property?

Yes, unless you were grossly negligent.



What is the claims process?

If you think you may have a claim then please contact the Scottish Hockey office immediately with as much information as possible, and we will inform our insurance brokers who will tell you what to do next.

How soon do I have to claim?

Any incident should be notified to our insurer within 30 days of the accident, therefore Scottish Hockey should be notified within reasonable time but preferably within 21 days.

How are injuries reported, and how do I prove them?

Confirmation should be given in writing from the relevant health authority/practitioner, which is forwarded onto the insurer.

Who handles Scottish Hockey's insurance?

Gallagher insurance brokers

Is my own kit covered?

No, you should arrange your own insurance or arrange for cover through your own club. Your own home contents cover should cover this.

I Coach / Umpire outwith my club and Scottish Hockey, am I covered?

Cover is provided for all members, coaches, umpires and volunteers whilst undertaking activities sanctioned by Scottish Hockey. Cover is available for an additional premium to those who coach or umpire outwith Scottish Hockey covering professional indemnity and personal accident. Contact the Scottish Hockey offices for details

What cover does a club need to have if it plays on a local authority pitch?

The policy limit for public liability is £10m.

If I travel abroad to play am I covered?

If you are representing Scottish Hockey as an official or player then you are covered to travel abroad. If your club organised travel out with Scottish Hockey we can extend your travel cover for an additional premium - contact the office for information.

If I need to hire a minibus is it covered under Scottish Hockey's insurance?

No.



Are school matches covered under the Scottish Hockey policy?

If it's not a Scottish Hockey run event then this wouldn't be covered under the policy, claims would have to be made under the school's Personal Accident cover. Coaches, officials, and umpires are covered under Scottish Hockey's Public Liability and Employers Liability cover if they are acting under the authority of Scottish Hockey, but if employed by the school they then would come under the school insurance.

Is my club physio/doctor/medic covered for physical/medical negligence?

No, they would be covered under their own professional indemnity cover.

Where can I find out more?

Please contact the Scottish Hockey office for more information.

Advice

We recommend that each club looks at their insurance requirements, especially relating to equipment, event insurance, and activities out with playing. Contact the Scottish Hockey office for more information.

