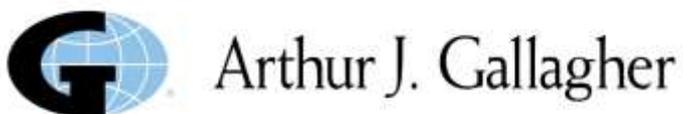


SCOTTISH HOCKEY PERSONAL INSURANCE FAQ



FAQ

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

All adult and junior members 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 total disablement after 14 days and up to 52 weeks.

When am I covered?

You are covered while participating in any recognised hockey event, any match, competition or trial, while engaging in official practicing 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?

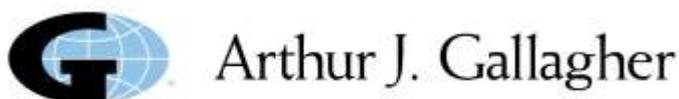
14 days.

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

The policy provides cover for temporary total disablement after a 14 day excess period to a maximum of 52 weeks for players representing Scotland (U16 – Senior full international teams), and officials representing Scottish Hockey.

I'm self-employed, am I covered for loss of earnings?

The policy provides cover for temporary total disablement after a 14 day excess period to a maximum of 52 weeks for players representing Scotland (U16 – Senior full international teams), and officials representing Scottish Hockey. We would recommend that you take out personal accident cover to fully provide loss of earnings.



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?

Arthur J. Gallagher.

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.

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

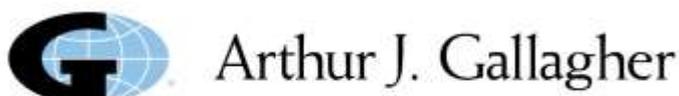
The policy limit is currently £5m however this can be increased to £10m upon payment of an additional premium.

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.