

Insurance Guidance for Coaches

This guide is intended to provide outline advice for coaches in relation to their insurance arrangements for their coaching work. Coaches should ensure that they understand the insurance arrangements applicable in relation to an event. This will involve discussing the insurance position with the event organiser and/or Gallagher¹ who will be able to advise accordingly:

Gallagher contact - Ben Bennett

01384 500283

www.ajg.com/uk/

ben_bennett@ajg.com

I am engaged to coach directly by the RYA, am I insured?

Yes, as long as your qualifications are in date (including your First Aid).

I am coaching for my Club/Class Association as a volunteer, am I insured?

For Clubs and Class Associations insured under the Gallagher RYA scheme, a coach should obtain approval from the club for the running of their planned activities; once approved and agreed with insurers, the activities will be classed as a Club Event, meaning that the Club liability policy will provide indemnity cover in the event of an incident. Clubs and Class Associations insured by other underwriters will need to verify the insurance position in relation to their coaches with their respective provider.

For Coaches working at RYA Recognised Training Centres, Gallagher offers a secondary (or “back up”) policy to cover a Coach should the Centre’s own policy fail for some reason.

I am coaching for my Club/Class Association as a contractor, am I insured?

The answer is the same as for volunteer coaches, please see the paragraph above.

I am coaching privately, am I insured?

Gallagher’s have a ‘Primary Liability’ Coaches Liability policy available, offering full liability. Providing that the individual is a qualified RYA Coach/Instructor (including valid First Aid) and sessions provided are RYA syllabus or loosely follow syllabus structure, cover could be provided on individual application, with annual premiums starting at £250 + £35 broker fee & Insurance Premium Tax for a £3,000,000 Public Liability limit.

Why do I have to have a valid First Aid qualification?

All RYA Instructor/Coaching qualifications are only valid if they are supported by an in date First Aid Qualification. More details can be found here:

<https://www.rya.org.uk/training-support/Pages/first-aid.aspx> . First Aid qualifications need to be renewed every three years.

My coaching qualification has expired where can I revalidate?

RYA Race Coach Level 2 and 3 expire every five years. It is possible to revalidate here: <https://www.rya.org.uk/courses-training/teaching/race-coaches/Pages/revalidate-your-race-coach-certificate.aspx>

¹ The RYA has been partnered with Gallagher, insurance brokers, for over 30 years. Gallagher provide a comprehensive club/RTC insurance policy, underwritten by Northern Marine Underwriters (“NMU”).