Office of Sport

# Running Your Club

**Insurance checklist**

| **Question** | **Yes** | **No** | **Actions** |
| --- | --- | --- | --- |
| Does our club have a risk management plan? |  |  |  |
| Does our club consult with our parent association of our risk management and insurance strategies and actions? |  |  |  |
| Have we identified the risks which can be transferred to an insurer? * Bodily injury as a result of negligence
* Third party property damage as a result of negligence
* Negligence by individuals in carrying out their professional duties (i.e. coaches)
* Personal injury to officials, coaches, etc.
* Theft or damage to the organisation’s property, etc.
 |  |  |  |
| Do we understand the role of an insurer, and the broker? |  |  |  |
| Have we taken out appropriate and relevant insurance? For example:* Public Liability
* Professional Indemnity
* Directors and Officers Liability
* Associations Liability
* Personal Accident
* Occupational Health and Safety
* Workers Compensation
* Property Content/Building
 |  |  |  |
| Do we understand our insurance policy? For example, do we know:* what is covered?
* what is excluded?
* who is covered under the policy?
* when are they covered?
* where are they covered?
* what is the level of cover?
* what is the excess if a claim is made?
* whether the policy is a claim made or an occurrence policy?
* whether we have shopped around for a competitive premium price?
* have we made all relevant disclosures to our broker/insurer?
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| Have we consulted with all relevant people in our organisation in relation to potential claims? |  |  |  |