



Wymondham Archers: Overview of Howdens Insurance with Archery GB

Overview

This document describes the [Archery GB Combined Liability insurance policy](#) with Howdens. This policy covers a wide range of liabilities, including public liability, professional indemnity, defamation, and directors and officers cover. It is a claims-made policy, so any incidents must be reported during the policy period. The policy also includes employers' liability insurance for volunteers.

If you lead an investigation into an accident or injury you will need to review the guidance notes from Howdens [here](#). If somebody is injured you are highly likely to need to complete an online claim form found [here](#) (whether or not a claim is being made). A paper version of the claim form can be found [here](#).

The policy covers a variety of archery activities, including coaching, club activities, and social events. It is important to note that the policy does not cover freelance coaching, when shooting with non-members, or the use of bouncy castles. The policy covers Archery GB members worldwide, as long as they are shooting in an approved archery environment. It does not cover medical expenses, so it is important to purchase separate travel insurance when traveling outside of the UK.

Beginners are covered for their first 6 sessions, after which they must become a member to continue to be insured. Overseas archers can shoot at Archery GB clubs and events if they are members of a World Archery member organization and have their own liability insurance.

Whilst the insurance FAQ's do not contain an age limit for Archery GB insurance, the AGB website clearly states...

"This 'no fault' policy provides cover to Archery GB members up to the [age of 80](#), for injuries sustained as a result of Archery GB recognised archery activities within recognised archery environments. Cover also extends to include direct travel to and from any Archery GB authorised or recognised activity within Great Britain."

Wymondham Archers encourage you to read and digest this outline in support of your understanding of your Archery GB insurance cover.

Committee - Wymondham Archers

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Policy specific questions

Notes to readers of this document.

Wymondham Archers has downloaded the FAQ's from the Howdens site, produced them here for your needs but state categorically that these notes may be out of date. You are advised to review the original data found on the [AGB Website](#) if you wish to review the most up to date information. Other information can be obtained from the [Archery GB insurance microsite](#) associated with Insurance for Archers and Club Members.

What is Combined Liability Insurance?

The Archery GB Combined Liability provides defence for legal liability following Negligence / Nuisance / Trespass. Unlike other liability insurances, it not only covers Public Liability (where you are liable for injury or damage to other persons or their property), but also includes cover for the following which are excluded from other providers standard covers:

Professional Indemnity

Injury following Advice (e.g. during coaching / Instruction)

Libel and Slander

Liability following something you say or written down (including content on websites /emails etc)

Directors and officers cover

For decisions made by committees

Abuse

(only if a Club/Business/Association have fulfilled the criteria of the Protection of Children and Adult at Risk requirements of Archery GB Safeguarding Policies)

How is Employers Liability different to Public Liability?

Employers Liability protects the employer in the event of an injury to an employee, for which the Employer is liable for. i.e. when the employee sues the employer.

Public Liability protects the Club / Association/Governing Body / Instructor / Member / Employee if a member or public sue them for injury /damage caused by your actions.

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My 'Employees/Volunteers' are included on the Combined Liability Policy - Why do I need Employers Liability as well?

If you have Public Liability, Professional Indemnity, you are insured for liability incurred by volunteers following their negligent actions. Employers Liability provides protection to you as an employer in the event of the employee or volunteer employee becoming injured and sues you for negligence.

Do I need Employers Liability for Volunteers?

Under British Law, you can still be classed as an “employee” even if you are not paid. All clubs affiliated to Archery GB automatically benefit from employers liability insurance (to remove any doubt).

Does the Combined Liability Policy include Defamation insurance?

There have been cases of members having disputes within clubs. Anything on web sites and contained in emails could be potentially Libellous for example. Defamation is therefore included within the combined liability policy.

Are there any Policy Excesses on my members/association policy?

A third party property damage excess of £100 applies to the Archery GB policy

A £2500 excess applies for any claim for Clubs under the Management Liability Corporate Legal Liability Section of the policy who have a legal entity eg registered charity or limited company by guarantee.

Who is the cover Designed for?

It is designed specifically for the needs of Sports and Activity based organisations being Archery GB and its members.

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Where can I get access to my evidence of insurance?

Your Club Secretary is able to download a copy of the current evidence of insurance via access to the Archery GB Club Portal.

What is a 'Claims Made' policy?

This means that the policy provides cover for those claims reported during the period of insurance (rather than the policy that was in force at the time of the incident)

The Archery GB Combined Liability policy (with the exception of the Employers Liability Section), is written on a claims made basis and it is essential that any claims or circumstances that might give rise to a claim are notified during the current policy period in accordance with the terms of the policy wording, otherwise your right to indemnity under this insurance will be forfeited.

If I am a committee member, director or trustee of the club, region, county - What protection do I get?

As a committee member you may not realise it, but the constitution of your club / association almost certainly makes you personally liable for the liability of your club / association. The directors and officers section of the policy is designed to protect you in the event of you being personally sued for negligent decisions.

Why do Clubs/Coaches/Judges need Professional Indemnity Insurance?

Professional Indemnity provides cover following negligent advice. If you are a coach for example, you need this. This cover also includes protection for negligent errors and omissions and not just where injury is involved but that could result in financial loss arising from advice, error or omission.

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Are we required to complete risk assessments for all club region and county activities?

Yes. It is essential that you undertake risk assessments for the activities of your club/organisation to support you in your risk management. You and your club owe a duty of care to those around you: If an allegation for negligence is made against you or your club the risk assessments will be needed to evidence what you have reasonably been able to do to prevent an incident occurring.

Does my cover include any Legal Expenses?

Yes but only for:

- Legal expenses for defence of actions
- Legal expenses for defence of Employment Protection disputes against individual committee members/Director in their role as a Director or Officer of your organisation.

This is not a legal expenses policy and if you need this separate insurance please contact Howden to obtain quotations.

Is there any Employment Practices Liability Cover? (Archery)

If an individual Director/Officer is named in an employment dispute there is an element of cover within the Directors and Officers insurance however if the association/club need full employment practices liability insurance please contact Howden to obtain a quotation.

Activity and environment

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What are the recognised activities insured by the Combined Liability Policy? (Archery)

If the activity you are undertaking is not detailed below please refer to Archery GB for approval or referral to the insurers.

The policy covers you for the activities agreed with the underwriters and for Archery GB this is based on the Archery GB laws, Rules of Shooting, policies, procedures and codes of practice.

Shooting with Non-Members - When you are not insured

Please remember Archery GB members are not insured if shooting with non members as per the Rules of Shooting.

Current recognised activities advised by Archery GB are:

Coaching

Coaching of Archery - Within own club, for the Society and coaching for/within region is included - not freelance coaching or coaching for remuneration (coaches employed by a club under a contract of employment is included.)

Clubs/Counties

It is essential that the club have adopted a constitution to operate to or where the club are a charity or limited company that they operate to the Articles and Memorandum of Association.

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Wymondham Archers - is an AGB affiliated Club

Administration and Participation

Participation in and administration of the sport of archery and club administrative function

Shooting with Non-Archery GB members

Only clubs operating within the Archery GB laws and rules of shooting are insured, eg club with members shooting with non-members need separate insurance

Recognised Grounds

Archery must take place in a recognised and approved archery environment e.g. approved and authorised range.

Social events

Eg Prize /Presentation evenings, raffle, and low risk fundraising. Please ensure risk assessments and risk management for such activities is documented and recorded.

Certain Social activities may need approval by Archery GB.

Use of bouncy castles and other inflatables is not insured.

Property Owned, Leased or Hired

Some clubs may own, rent or lease the range they operate at and your liability as a property owner or occupier is included within Combined Liability insurance.

Use of Grass Cutting equipment and general very basic maintenance (painting / decorating) of the club premises is also recognised however where the works demand work at height, manual handling/ lifting or specialist experience a contractor

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should be appointed to complete the works who will need to hold their own insurance.

Insured Non-member Activity

Non Member Activity which is recognised by Archery GB includes the delivery of the following

- Beginner courses - up to their first 6 lessons, after which they must become a member to continue to benefit from insurance
- Have a Go, Taster Sessions & Archery Demonstrations – must only be delivered when following the Archery Event Code of Practice

Development in Schools

Development within Schools - the affiliated club running these programmes will be insured whilst delivering sessions within the school, however the school pupils participating are not insured under this policy. Your club role must be registered/recorded with Archery GB

Potential New Members

Clubs are insured whilst assessing the ability of a potential new member. The individual is only insured whilst under supervision at the first assessment.

Member Activity around the World

Participation in the sport of archery in all forms covered by the Laws and Rules of Shooting at recognised venues anywhere in the world, (excludes claims brought within the USA and Canada) within an Archery GB approved archery environment including social, training and competitive archery activity.

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The liability insurance does not include any medical expenses. If you are outside the UK it is essential that you arrange your own travel insurance which recognises your participation in archery activity or competition

What is an Archery GB Approved Archery Environment?

Safety of your sport is extremely important to Archery GB and you may/will need to discuss where you shoot with Archery GB to establish if this is an approved activity and environment.

Where your range has been registered with Archery GB it is essential that any significant changes to the range or operation at the range be notified to and discussed with Archery GB for further review /acceptance under the Range Registration.

Questions around who is insured

What is the Age Limit?

There is no age limit on the combined liability policy. Archery GB does not specify an age limit however a lower and upper age limit may depend on an assessment of competence and type of equipment being used.

Can I include someone else on my Club Policy?

Policies will normally automatically include the club committees / members who are members of Archery GB and volunteers where requested. Sometimes a local authority will request to be added to the cover (if you are using their sports hall). The cover requested will automatically be included under “indemnity to principles” clause within the policy.

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What about people who want to 'Try Out'?

Beginner Courses

The Archery GB Policy has been extended to insure beginners prior to becoming members for their first 6 sessions however for insurance cover to continue they must become a member.

Have a Go /Taster Sessions

The club or coach running the session is insured however the participants having a go are not insured. In all cases a Have a Go /Taster session must follow the Code of Practice for Archery Events

Archery Demonstrations

These are insured and you must follow the Archery GB Code of Practice

Potential New Members

The club is insured whilst assessing the ability of a potential new member. The individual is only insured whilst under supervision at their first assessment only.

Who is insured under the Combined Liability Policy?

Members of Archery GB (resident in the UK).

- Committee members and or Directors of Regions Counties and affiliated Clubs
- Employees of the Regions County or Club whilst representing
- Volunteers whilst undertaking recognised Region, County Club activity

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- Licenced Coaches who are members of Archery GB within the Archery GB Recognised Environment
- Judges/Officials who are members of Archery GB whilst operating within the Archery GB recognised environment.

In all cases you are only insured when undertaking recognised Archery GB activity in the recognised and registered environment.

Are Spectators, who are not members, Insured?

The Spectator is not insured under the Archery GB Insurance.

If a spectator is injured, and it is as a result of negligence of a member, the spectator may bring a claim against the member/club allegedly responsible for causing the injury. The Combined Liability policy will provide the defence.

If I am injured, can I claim from my own Policy?

No. if you are injured you should seek legal advice on how to pursue a claim against the person(s) responsible for causing the injury. However you may wish to consider purchasing your own Personal Accident Policy.

If I am an Archery GB coach when would the Combined Liability cover apply?

Affiliated / Registered coaches and officials are personally covered whilst coaching or Judging within their own club, for Archery GB or coaching within their region or other Archery GB club environment only.

There is no cover for any freelance coaching.

If you operate / are registered as a Limited Company the insurance cover will not apply and you can contact Howden to purchase insurance for your company.

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As a coach/club/member of Archery GB, am I covered anywhere in the World?

You are covered anywhere in the world (with the exception of claims brought in the USA / Canada) provided you are shooting in an Archery GB approved archery environment.

Any visits outside the UK are only insured if temporary e.g. maximum duration must be less than 6 months of the year.

Where clubs are travelling with members to events this should be recorded with the club committee.

Medical Expenses

The liability insurance does not include any medical expenses. If you are outside the UK it is essential that you arrange your own travel insurance which recognises your participation in archery activity or competition.

Howden offer a Sports Travel Insurance which includes insurances such as Medical Expenses, Cancellation, loss of Passport and Public Liability insurance whilst undertaking sport outside the UK. You simply need to select Archery as the sport you will be participating in. Further details can be found at <https://www.sporttravelinsurance.co.uk/>

Am I Insured for loss of Arrows?

The cost of replacing the arrow is not insured on the Combined liability policy.

If you are unable to locate the arrow there is potential for a third party claim and we request that the loss is logged with the Insurance Officer at Archery GB who will report and record the loss with the Howden Claims Team.

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Does my Archery GB membership need to be processed before I am insured to shoot?

Provided that you have paid your subscription fees to the club for Club, County, Regional and Archery GB fees, then you can begin shooting straight away whilst the club registers you with Archery GB. You will need a proof of membership letter from the club (usually the secretary, or membership secretary can issue this to you) whilst you await for your Archery GB email, e-card and plastic card to arrive especially if you wish to enter any tournaments, or shoot at another club.

Are overseas archers allowed to come and shoot at my club / tournament and are they covered?

The Archery GB Combined Liability Insurance only provides cover to members who are UK residents (including the Channel Islands and the Isle of Man). Overseas archers who are members of a National Governing Body that is a member of World Archery are able to shoot at Archery GB clubs and authorised events / tournaments, subject to the individual archer being able to provide proof that:

- They are a current member of a National Governing Body that is a member of World Archery;
- Have relevant liability insurance cover in place.

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