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? |  |  |  |
| Have we consulted with all relevant people in our organisation in relation to potential claims? |  |  |  |