

Common insurance scenarios

Scenario	Cover	
	British Rowing	Club
<u>Individuals</u>		
What if a club member collides with another club member during training?	If your club does not have member to member cover, members will need British Rowing membership, which will provide Public Liability cover to protect the member. The insurers will then deal with the claim on the member's behalf.	If your club has member to member cover, your club's Public Liability insurance policy should protect the member. The club's insurers will then deal with the claim on the member's behalf. <i>You should check whether this applies if you're in a private boat as well as in club boats.</i>
What if a club member collides with a rower from another club?	If you have British Rowing membership, the Public Liability insurance we have in place will cover claims made against members for causing third party property damage or injury to another person.	This <u>may</u> be covered by your club's Public Liability insurance policy but we <i>recommend you check with your club.</i>
What if a friend tries rowing at your club and is involved in a collision?	n/a	Check if your club policy has cover for trial sessions for new members - this will protect a trial member if they are deemed responsible for the incident.
What if a rower gets injured and blames you (the coach) for giving the wrong advice?	If you are a British Rowing Coach member you would be covered under our policy's professional indemnity insurance if you are deemed to have caused an injury to a person that has resulted from your coaching and instruction.	n/a
What if you are a coastal rower?	British Rowing Row or Race members are also covered for coastal rowing up to 5km off shore (extensions for one-off events may be available).	
<u>Competitions</u>		
What if you want your competition to be insured?	Any competition in England, Wales, Scotland, Northern Ireland, Jersey, Guernsey, Isle of Man, Isle of Wight, Gibraltar, that affiliates to British Rowing and pays the relevant competition affiliation fees will be covered under the BR insurance policy.	N/A

	<p>All competitions must also adhere to British Rowing's Rules of Racing and all competitors within the competition must be British Rowing individual members holding a valid race licence at the time of competition. All competitions should be covered for approved activity as follows:</p> <p>Sliding seat rowing - inland Sliding seat rowing - coastal Fixed seat rowing - coastal Recreational rowing Touring</p>	
What if you run an invitational event?	Not covered under British Rowing policy.	If an affiliated club wants to invite a few rowing clubs in their local area to a team event (private match) then as long as they meet the criteria (outlined in the rules of racing) permission from British Rowing or the National Competition Committee is not required. The club should check if their insurance policy covers this kind of event.
What if you row on or organise a tour?	<p>Any tour in England, Wales, Scotland, Northern Ireland, Jersey, Guernsey, Isle of Man, Isle of Wight, Gibraltar, that affiliates to British Rowing and pays the relevant competition affiliation fees will be covered under the British Rowing insurance policy.</p> <p>All tours must also adhere to British Rowing's Rules of Racing and all tour participants within the tour must be British Rowing individual members holding a valid Race membership at the time of tour. All tours should be covered for approved activity as follows:</p> <p>Sliding seat rowing - inland Sliding seat rowing - coastal Fixed seat rowing - coastal Recreational rowing Touring</p>	N/A