

## Insurance Check List

Risk Management	Yes	No	Action
<p>Have any risks been identified that can be transferred to an insurer?</p> <ul style="list-style-type: none"> <li>• Bodily injury as a result of negligence</li> <li>• Third party property damage as a result of negligence</li> <li>• Negligence by individuals carrying out their duties eg coaches</li> <li>• Personal injury to officials, coaches etc</li> <li>• Theft or damage to the club's property</li> </ul>			
Types of Insurance			
<p>Have we taken out appropriate insurance?</p> <ul style="list-style-type: none"> <li>• Public liability</li> <li>• Professional indemnity</li> <li>• Directors and officers liability</li> <li>• Associations liability</li> <li>• Personal accident</li> <li>• Occupational health and safety</li> <li>• Workers compensation</li> <li>• Property and building content</li> <li>• Business interruption</li> </ul>			
Knowledge of Insurance Policies			
<p>Does the club understand its insurance policy?</p> <ul style="list-style-type: none"> <li>• What is covered?</li> <li>• What is excluded?</li> <li>• Who is covered under the policy?</li> <li>• When are they covered?</li> <li>• Where are they covered?</li> <li>• What is the level of cover?</li> <li>• What is the excess if a claim is made?</li> <li>• Have all disclosures been made to the broker/insurer?</li> <li>• Have relevant people been consulted in the club in relation to any potential claims?</li> </ul>			