



**August 2013**

## **INSURANCE**

Scottish Rowing (SR) has Civil Liability and Personal Accident Insurance – details are shown in the summaries issued by our insurance brokers.

These policies **only cover** individuals who are members of Scottish Rowing. The policies **do not cover** clubs (whether corporate or unincorporated bodies). The policies **do not cover** any club member / volunteer **who is not also** a licensed SR Member.

Clubs should ensure they have adequate Civil Liability Insurance (a limit of £10 million is recommended) and the Policy should include Directors and Officers, Libel and Slander and Abuse Cover. If a club has an “Associated” club under its wing, they should make sure the “Associated” club is adequately insured. School, College and University clubs may have insurance arranged centrally by their Bursar / Administrator, but this point should be checked.

Clubs can use any insurance adviser, but SR use Perkins Slade, who have considerable experience in arranging insurance for rowing.

Any queries regarding insurance should be put to [graham.butler@scottish-rowing.org.uk](mailto:graham.butler@scottish-rowing.org.uk).

**This document is issued by Scottish Rowing**