
BUSA University Sailing Club Insurance Guidance

Introduction

All University Sailing Clubs (USC) require adequate insurance. As an Association, we are starting a review to ensure this is the case. We would suggest all clubs check their current policy to ensure all the following sections in this guidance document are included. Clubs who are unsure or not currently insured can use this guide and our partnership with A-Plan Marine Insurance to ensure the club is fully insured before the upcoming season.

This is a generic guidance document for USCs to use when selecting appropriate club insurance. BUSA have worked with [A-Plan Marine Insurance](#) to create this document and A-Plan Insurance can offer expert assistance in assessing the individual demands and needs for each club.

USC committee members should ensure their USC holds appropriate insurance for the activities of their club, specifically that there is cover for waterborne activities.

If you want to enquire or have questions about the information in this document please contact Malcolm Stewart from A-Plan Marine Insurance. His contact details are below.

USC Insurance

USC's are recommended to hold the below minimum insurance cover. Each USC will require specific customised insurance cover to meet individual club needs, however the below is a generic list which we feel covers most areas.

- Minimum of £10 million Public Liability cover.
 - Cover for waterborne activity should be included
- Boats covered with a minimum of £3 million cover.
 - Including road transit in the UK
 - Including use at events following owners' permission
 - Include racing cover (apart from RIBs)
- Cover for sails, rudders and spares which are kept in a locked store when not in use.
 - Theft claims will require forced and / or violent entry
- Include Employer's liability cover for volunteers for those clubs who are organising events.
 - Will give the volunteers the same rights under Employers Liability as employees
 - E.g. mark layers / OOD's, race committee's
 - Employer's liability cover is on most yacht clubs' policies to cover the volunteers, this should be the same for the university clubs.

Directors & Officers Policy

This policy protects the personal assets of the committee members in the event they are alleged to have committed a wrongful act in their capacity as a committee member. It is expected that most AU's will have this cover in place so the advice is to check the AU have this and that it covers the USC. It would be recommended to get this acceptance in writing.

Some Universities will have this covered under a blanket policy. If your University does not cover your USC for this, we recommend a Directors and Officers insurance policy is purchased.

Personal Accident Policy

A personal accident policy will cover injury to members of the club when engaged in sporting activity. In this case, the policy should cover injury to club members when sailing or competing in sanctioned events at the University or BUSA events.

It is thought that most Universities/ AUs will have a blanket cover for their University sports clubs to cover personal accident. It is recommended that USC's check that their University/AU has this insurance cover for your club, specifically ensuring there is a clause accounting for activities on water. For those clubs who don't have cover it is recommended a personal accident policy is take out.

A-Plan Insurance

BUSA have worked with A-Plan Marine Insurance who are able to offer USC's bespoke insurance to cover each club's specific needs.

A-Plan Insurance are offering a discount for BUSA affiliated clubs for their insurance policies.

If you have any questions or would like to find out more information regarding your USC insurance please contact Malcolm Stewart from A-Plan Marine Insurance, who has a wealth of knowledge regarding sailing club insurance and has been working with BUSA to understand USC insurance needs:

Malcolm Stewart | Branch Manager
A-Plan Commercial Marine Insurance.

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d: [01905 930734](tel:01905930734) / [07790 740455](tel:07790740455)

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Endsleigh Insurance

A-Plan Insurance own a large part of Endsleigh Insurance who have offered the BUSA membership a discount on personal possessions insurance which includes cover for sailing kit away from home. For details on this insurance for yourself or your club members please contact A-Plan Insurance directly, using the contact details above.