

Running Your Club

Risk management: Insurance checklist

Risk management	Yes	No	Action
Have we identified the risk which can be transferred to an insurer?	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Bodily injury as a result of negligence 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Third party property damage as a result of negligence 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Negligence by individuals in carrying out their professional duties (ie.coaches) 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Personal injury to officials, coaches etc 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Theft or damage to the organisation's property, etc 	<input type="checkbox"/>	<input type="checkbox"/>	
Types of insurance	Yes	No	Action
Have we taken out appropriate and relevant insurance? For example:			
<ul style="list-style-type: none"> ■ Public liability 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Professional indemnity 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Directors and officers liability 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Associations liability 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Personal accident 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Occupational health and safety 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Workers compensation 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Property content/building 	<input type="checkbox"/>	<input type="checkbox"/>	
Knowledge of your insurance policy	Yes	No	Action
Do we understand our insurance policy? For example, do we know:			
<ul style="list-style-type: none"> ■ What is covered? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ What is excluded? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Who is covered under the policy? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ When are they covered? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Where are they covered? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ What is the level of cover? 	<input type="checkbox"/>	<input type="checkbox"/>	

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Section: Risk management (continued)



Knowledge of your insurance policy <small>continued</small>	Yes	No	Action
<ul style="list-style-type: none"> ■ What is the excess if a claim is made? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ If the policy a claims made or an occurrence policy? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ If we have shopped around for a competitive premium price? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Have we made all relevant disclosures to our broker/insurer? 	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> ■ Have we consulted with all relevant people in our organisation in relation to potential claims? 	<input type="checkbox"/>	<input type="checkbox"/>	

