

Otium

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Welcome to our second edition of Otium

Howden's Sport, Recreation and Equine team is a specialist division which is totally immersed in the sector.

As a market leader, we have years of experience in supporting National Governing Bodies and we take pride in helping NGBs and clubs to facilitate safe, fun and inclusive participation, through comprehensive but affordable programmes of insurance.

Not only are we insurance experts (please don't hold this against us!) but we love sports just as much as you do. The Howden team can regularly be seen at the weekends playing Hockey, hacking out or competing at Horse trials and supporting our local sport teams, from grassroots right through to elite status level.

We are also a principal partner of the Sports & Recreation Alliance, working together to harness the power of sport and recreation to change lives and bring communities together.

Personal Accident insurance and employers obligations

It goes without saying that any business owner needs to ensure they have the right insurance protection for the business activities they undertake. Some insurance cover is compulsory in the United Kingdom, such as Employers Liability under the Employers Liability Act 1969. For any riding school, Public Liability is also a compulsory cover under the Riding Establishment Act 1970.

However, there are many other insurance products that also protect equestrian businesses, their owners and their employees that are not mandatory. Ultimately the choice to buy additional products comes down to the risk appetite of the business, and, unfortunately, in many small businesses in particular, cost is understandably another significant factor in whether or not a business is able to afford to buy extra cover.

So what obligations does an employer have? Essentially, employers must protect the welfare of their employees and must do whatever is reasonably practicable to achieve this. This means the employer must make sure that workers are protected from anything that may cause harm, and must control and manage the risks to health that could arise in the workplace. Employers must provide adequate training on how to conduct tasks safely and must give information on risks in the workplace. Risk assessments and inductions are an important example of the practical application of this.

When dealing with equestrian risks, it is even more essential to deal with health and safety in the workplace effectively due to the high degree of manual work involved and also the risks involved when dealing with an unpredictable large animal. Most businesses are fully aware of the importance of risk assessments and of documenting risks and employee competencies but unfortunately even with the most stringent health and safety procedures in place, accidents still can and do happen.

So what happens if a business does everything right and yet still faces a claim against the business for a catastrophic injury that has occurred in the course of an employee's duties? Morally, an employer may feel responsible for an injury, for example if an employee of a racehorse trainer has a fall on the gallops and is left with a permanent disability. However, legally, if the business did everything right and the injury was caused by a freak accident then potentially the injured party may not receive any compensation from an employers liability claim against the employer.



Many Corporate businesses will buy private medical and life insurance as an employment benefit to protect their employees should they suffer illness or accident during their term of employment. However, in the Equestrian world this is far less common and despite the fact that the chance of injury is relatively high, it is estimated that less than 15% of racehorse trainers have any additional cover in place to protect their employees should a catastrophic accident arise. This figure is even lower when considering riding schools and livery yards.

There are insurance policies on the market designed to protect employees in this type of scenario. Group Personal Accident policies can often bridge the gap between expensive full private medical insurance or life insurance and no insurance at all. Personal accident insurance is a no fault insurance policy and a benefit is paid in the event that an insured person dies or is permanently injured. Additional optional cover can be purchased for extensions such as dental expenses and temporary disablement.

It is important to note the distinction between Employers Liability cover and Group Personal Accident insurance. The former provides protection to the business for their legal liabilities to an employee in the event of the negligence of the business. It is not designed to protect the employee in the event that the business fulfils their duty of care but an accident still occurs, i.e when there is no legal liability and an injury has happened as a result of a genuine accident and no one was at fault.

Employers should consider all options on the market, but equally employees may want to protect themselves by taking out their own individual policy for accidents that may prevent them from working. Individual rider policies are available for people working in the equestrian industry, which can be invaluable especially if a rider is self-employed.



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Play safe

Why sports clubs and organisations need to focus on injury risk – and find measures to prevent and mitigate it



Stats for injuries suffered playing sport, especially children, ignite debate



Statistics for injuries suffered playing sport are inspiring a new debate around risk and injury prevention for sports clubs and organisations. Whether the story centres around concussion in rugby, brain damage in football, broken limbs on the school field or injuries in amateur sport, the issue is currently a hot topic.

A campaign for better prevention, management and treatment of concussion injuries has featured heavily in UK media, whilst sport injury statistics have made headlines. As a result, questions are being asked about what clubs and organisations can do to lower the number of injuries sustained.

So, what are the main considerations?

How many games an athlete should play per season

- The BMJ's *British Journal of Sports Medicine* claims a professional rugby union player is more likely to sustain a concussion than not, if a season is extended beyond 25 matches.¹
- Football's governing body FIFA is under pressure to place limits on the number of games a player can play per season. The Premier League will introduce a winter break from next season to aid player recovery.

New views on the risk of brain damage in sport

- Boxing has always been the subject of campaigns to reduce impact to the head. Additionally, West Bromwich Albion footballer Jeff Astle died of degenerative brain disease, brought on by heading a football, in 2002. The coroner cited 'industrial disease' as cause of death.
- As a result, pressure is growing for a more unified approach to the dangers of heading a football, especially for children. In the US, children under 11 years old are not allowed to head the ball. The English Football Association is yet to follow suit.

Reviewing even basic rules

- In rugby union, rules around tackling at youth level are under review. In England there is no tackling for children under 9 years old, in New Zealand it is under 8 years old and in Canada under 11. The *British Journal of Sports Medicine* says 64% of all injuries in youth rugby are down to tackling – and 87% of concussions.²

Injury prevention and concussion awareness

- Sports clubs and organisations need to take every possible measure to prevent injury.
- The brain injury association Headway provides advice on how to spot and deal with concussion. Its *If In Doubt, Sit It Out* campaign has been adopted by many sports.³

Which sports are most dangerous?

The largest number of injuries come from the most popular sports. But measuring injuries per 1000 participants provides perspective.

Statistics from Golfsupport.com suggest golfing injuries to the lower back, elbow, shoulder and wrist, combined with 40,000 golfers annually who seek emergency treatment due to head injuries, made it more dangerous than rugby or boxing.⁴

The sport led to 1.8 injuries per 1000, compared to 1.5 for rugby and 1.2 for boxing.

The most injury-prone sports were:

1. **Running and weightlifting – 5.3 injuries per 1000 persons**
2. **Basketball – 3.3**
3. **American football – 3.1**
4. **Cycling – 2.5**
5. **Football – 2.1**
6. **Golf – 1.8**

Gary Swift, Managing Director of Golfsupport.com, urged clubs to take note, saying: “There is very little information out there on how to stay safe and reduce the risk of injury while enjoying the game.”

The impact of sport on children

A study published by the Royal Society of Medicine analysed the number of sport-related injuries to children based on trips to A&E.

Researchers from Newcastle University and Oxford University NHS Trusts looked at 11,676 A&E visits for sports injuries.⁵

Findings included:

- 10-14-year-olds were most at risk of sports injuries, followed by 15-19-year-olds.
- The main sports involved in boys’ injuries were football, rugby union and rugby league. For girls it was trampolining, horse riding and netball.
- Almost 25% of injuries were fractures.
- Rugby union was the sport most associated with head injuries and concussion for boys. But head injuries were also common during horse riding for girls.
- The report included a call for some sports to produce new guidelines for injury prevention.



¹ <https://bjsm.bmj.com/content/early/2018/03/12/bjsports-2017-098417>

² <https://www.theguardian.com/lifeandstyle/2018/feb/05/is-your-child-at-risk-of-brain-injury-from-playing-football-or-rugby>

³ <https://www.headway.org.uk/news-and-campaigns/campaigns/concussion-aware/concussion-in-sport/>

⁴ <https://golfsupport.com/blog/sports-related-injuries-golf-more-dangerous-than-rugby/>

⁵ <https://cosmosmagazine.com/biology/children-feature-heavily-in-sports-injury-stats>

Would your club survive a whaling attack?

"Whaling" is a highly profitable scam where fraudsters single out and target one large organisation and in recent months several sports clubs and National Governing Bodies have found themselves the victim of such an attack.

Earlier this year a volunteer-run club was targeted when the treasurer received a series of genuine looking emails that purported to be from the chairman, requesting for £10,000 to be transferred into a fraudulent bank account. The financial loss of such a large sum of money was damaging to the club.

Cyber criminals conduct their attack by carrying out extensive research into their target organisation by gathering information from the company's website and social media pages to find out the names and job

titles of staff within that organisation. They don't even need to use malware technology to gain access to your software.

The attack is delivered to the finance department in the form of a hoax email from a spoof domain resembling the CEO of the company, urgently requesting for a payment to be transferred into a fraudulent external bank account.

These types of emails are difficult to detect because they don't have suspicious looking hyperlinks attached and the layout of the email is usually well written and appears genuine.


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Line 100: ...
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Warning: Duplicate Definition

Line 2: 'old' is defined but never used
Line 3: 'programmer' is defined but

Warning: Unused Variable

Line 2: 'program' is defined but
Line 3: Unused constructor
Line 14: Expected '...' and instead saw '...'

Search for the keywords to learn more about each warning.
To ignore, add // #pragma disable-next-line to the line before.





Tips on protecting your club from a whaling attack:

- Provide training and education for your staff and volunteers, particularly those with management and financial responsibility and ensure they are aware of this type of scam.
- Demonstrate examples of how sports clubs and organisations have been caught out in the past by similar attacks.
- Carry out a simulated test within your club in how to identify and prevent a whale attack.
- Set up an alert system that flags up emails that have been received from outside of your sports organisation.
- Register with a domain alerting service that notifies you when a domain has been created that closely matches your organisations domain.
- Revise and review your financial procedures for sending payment to external parties.
- Keep software up to date and frequently run malware and spyware checks.
- Inform staff and volunteers about the dangers of opening suspicious looking emails, especially if the email fails to display the sender's details in the footer from the organisations address book.

A specific insurance policy could cover loss of revenues and would also provide essential IT and legal support in the event of an attack on your sports organisation.



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Going Pro

When does an amateur golfer become a professional golfer and what impact could this have on their insurance?



Golfers planning to turn professional are faced with some important insurance considerations when they give up their amateur status. The rules of golf provide strict guidelines on what amateur players can earn, how they should behave and what kind of contracts they can get involved into with agents and sponsors. The bottom line is that amateur players cannot be seen to be playing the game for financial gain and should not be making a living from it.

So, what happens when amateur golfers start the long road to going professional? And what do young golfers waiting to turn 18 years old need to consider before they can start their professional career?

A case in India has highlighted the problems some golfers face when they have the wrong insurance in place – or when insurance companies fail to understand the nuances of golf and don't provide the correct cover.

Young golfer Shubham Jaglan earned national headlines when, at the age of just 14, he started playing in tournaments organised for senior golfers.⁶

Having come from a poor background – his father sold milk for a living in a small village in Haryana – he was soon regarded as a rising star when he won major titles in the US and Europe on the junior circuit. These included the IMG Junior World Championship in 2015 – a title previously won by legends such as Tiger Woods and Phil Mickelson. However, when travelling to the US for another tournament in 2017, he suffered a back



⁶ <https://www.newsclick.in/indias-star-junior-golfer-shubham-jaglan-fight-reliance-general-insurance>

injury which prevented him participating and kept him out of action for three months.

Jaglan sought medical help in the US, at the University of California, San Diego Medical Center, at a cost of 3,719 USD, to be covered under a health insurance policy bought in India. Although his insurance details were accepted by the hospital, his insurance company claimed Jaglan had committed a 'breach of trust' by answering 'no' on his policy form when asked if he was a professional sports person. As a result, his claim was denied in February 2018.

Even when the player obtained written confirmation from IMG of his status as an amateur, the claim was denied. Now the case is going before the consumer court in India. An IMG official, responding to Jaglan's query wrote: "In all my years with this event, I have not

heard of a professional junior." In fact, even answering 'yes' to the question on his insurance form could have meant Jaglan being in breach of his amateur status.

With that in mind, it is important that golfers fully understand the rules of golf – and communicate carefully with insurance companies to ensure they are covered.

So, who runs golf and who makes the rules?

- The Royal & Ancient (R&A) in Scotland, is the ruling authority for most of the world (110 countries in all).
- In the United States and Mexico, however, the game, is run by the United States Golf Association (USGA).
- The two authorities jointly review the 'Rules of Golf'.



So, what are the rules around amateur status?

- An amateur golfer is defined as someone who plays golf for the challenge it presents and not for financial gain. It doesn't necessarily mean an amateur is 'second class' or less talented (although being professional allows a pro to train full-time, and that can have an impact on their game). However, it does mean that golf cannot be an amateur's profession.⁷

What can an amateur player earn from golf?

- In the UK, under the rules of the R&A, the maximum prize money an amateur can win is £500.
- In the US, under the rules of the USGA, the maximum an amateur can win is \$750.
- If an amateur accepts a prize greater than this, they forfeit their amateur status.⁸

Can an amateur sign any contracts or use an agent?

- The rules permit an amateur golfer to enter into contracts and agreements with national golf unions or associations, professional agents and even sponsors – providing he or she does not obtain payment, compensation or any financial gain.
- Golfers must be at least 18 years old to have any agent or sponsor, and the agreement must be solely in relation to a golfer's future as a professional – no advance payments are allowed and the contract cannot stipulate they must play in a particular amateur tournament.
- Amateur golfers under 18 years old can only sign agreements under special circumstances – and only if the agreement is no more than 12 months in duration. Again, no payment of any kind can be received until they are professional.

⁷ <https://www.randa.org/en/amateur-status/mainrules/1-amateurism>

⁸ <http://www.usga.org/rules-hub/amateur-status/amateur-status-faq-d8bb60a9.html>

What is a professional golfer?

- Professional golfers are divided into two groups:
 1. Those who make a living from teaching the game, running golf clubs and courses, and dealing in golf equipment. Job titles include 'club pros', 'assistant pros', 'golf instructors' and 'directors of golf'. These players may enter tournaments and could win money – but they largely make their living at the golf club.
 2. Those who play professionally on the professional golf circuit. Their income is likely to come from prize money and endorsements. Job titles are 'tournament pros', 'tour professionals' or 'pro golfers'.

How do you become a professional golfer?

According to the publication *Golf Monthly* magazine, there are two routes in the UK to becoming a PGA Professional – vocational and academic.⁹

- The academic route usually consists of a three-year degree course at Birmingham University in Applied Golf Management Studies. That course is designed not only for future golf pros but also for leisure management. It is the only degree in the world which offers the opportunity to gain PGA status (providing some playing criteria are also met).¹⁰
- The second route is to undergo a three-year PGA training course which involves long-distance learning while working in golf. This route includes an annual residential course at the National Training Academy at The Belfry.
- To become a professional golfer, players must also complete a Playing Ability Test held over 36 holes. Applicants are exempt from this test if they have a 'scratch' handicap.

⁹ <https://www.golf-monthly.co.uk/features/the-game/become-pga-professional-65256>

¹⁰ www.golf-monthly.co.uk/features/the-game/become-pga-professional-65256#dG2gobDbIkqkrtTY.99

Concussion

Managing the risks in equine sport



Concussion is rapidly becoming one of the hottest topics in world sport and it is not only contact sports such as rugby and football at the centre of the debate – equine events are being highlighted too.



Studies show that concussion is 125 times more likely in equine sports than American football, a figure which may shock many people.¹¹ Almost every jockey who has ever ridden is likely to have been concussed at least once during his or her career – and the dangers to health are clear.

Equus Magazine claims up to 15 percent of all horse-related injuries seen in hospitals for evaluation are down to concussion – but predicts that because many concussions go unreported the figure could be even higher.¹² Even more worryingly, the **US National Library of Medicine** says head and brain injuries are responsible for the majority of serious equestrian injuries and deaths.¹³

The problems can be particularly acute for younger riders whose brains are still developing. So it's clear that the sport, at all levels from local pony clubs to international horse racing organisations, needs to take the issue seriously.

¹¹ <http://www.telegraph.co.uk/sport/horseracing/12112086/Horse-racing-greats-back-investigation-into-concussion.html>

¹² <https://equusmagazine.com/blog-equus/heads-pink-equestrian-concussion-risk-55048>

¹³ <https://theplaidhorse.com/2016/03/03/top-9-myths-of-concussion-recovery/>

How to spot concussion and do the right thing

One of the biggest problems around concussion is that it isn't a visible condition and so assessment often depends partly on the honesty of answers provided by the person affected.

In horse riding this is particularly difficult – most riders will want to get back on the horse and competitive spirit often overrides common sense. Moreover, if concussion is ignored then there can be long-term effects.

Brain injury association Headway, a charity which works to improve life after brain injury and also campaigns to help prevent concussion, has published advice for sports organisations, coaches and medical staff on how to recognise and treat concussion in sport.

Here are some of the key points to consider:

What is concussion?

In simple terms, a concussion – or minor brain injury – is a temporary disturbance in the brain's functioning as a result of a blow to the head. The effects of concussion can leave people with symptoms including **dizziness, nausea, confusion** or an **inability to process or retain information, sensitivity to light**, and **vision distortion**.

In some cases, an individual may lose consciousness, however it is important to note that **only around 10 per cent of reported concussions involve a loss of consciousness**.

How to identify concussion

Concussions are notoriously difficult to identify. It can be an evolving condition, with the symptoms taking time to display themselves.

Given the difficulty in identifying concussion and the risks of continuing once one has been sustained, the message has to be **if in doubt, sit it out!**

Signs of concussion to look out for include:

- Dizziness
- Nausea
- Unsteadiness or imbalance
- Confusion
- Slurred speech
- Blurred or distorted vision

If any of these symptoms are experienced following a blow to the head, the player or rider should not continue.

What are the risks to riders of ignoring concussion?

In the majority of cases, there will be no long-term damage caused by a concussion – if treated appropriately with rest and medical assessment. However, occasionally, complications can arise from seemingly minor blows to the head, which is why it is vital that people seek medical attention.

There are significant risks in returning to riding after sustaining a concussion. If a rider sustains another blow to the head before the brain has had a chance to recover, the damage can be exacerbated to the point that it can be – on rare occasions – fatal. This is known as **Second Impact Syndrome** and it is believed to be most common among children and young adults.

Damage limitation and prevention

Wearing the correct safety equipment, and in particular a properly-fitted helmet, is vital – in fact it is a legal requirement for children under 14 in the UK and mandatory for riders under competition rules in most equestrian sports.¹⁴

However, a helmet is designed primarily to prevent fatal head injuries such as skull fractures. Preventing concussion is far more difficult because it does not necessarily need a strong blow to the head to cause concussion. Forces to the face, neck or cheek could also be transmitted to the head and cause the same problem.¹⁵

The eighth annual International Helmet Awareness Day was staged in September 2017 and warned that **most concussions in equine sport happen out of competition – and therefore go unreported and untreated.**¹⁶

So it is vital to instil a culture that riders should play safe and not return to the saddle after a possible concussion.

Dr Lola Chambless, neurosurgeon at Vanderbilt University in Nashville, Tennessee, and long-time event rider, said: “I’d really like us to get rid of the ‘get right back on after a fall’ mentality, because it’s not good if you have a concussion.”¹⁷

“If you get right back on a horse with the possibility of a concussion, you’re not riding your best, and a second fall can be much more severe. Any secondary concussion that occurs while you’re still recovering from the first is, by definition, much more severe, and potentially (on rare occasions) even life-threatening.”



¹⁴ <http://www.medequestrian.co.uk/rider-safety/benefits-and-risks-of-riding/concussion/>

¹⁵ <https://theplaidhorse.com/2016/03/03/top-9-myths-of-concussion-recovery/>

¹⁶ <http://www.horseandhound.co.uk/features/10-things-remember-international-helmet-awareness-day-436083>

¹⁷ <http://www.horsechannel.com/horse-community/concussion-awareness-for-equestrians.aspx>

Dealing with concussion in competition

Guidelines from Headway provide clear information about what to do when a rider suffers a head injury in competition:

What to ask when a rider hits his or her head due to a fall

- What day is it?
- What is the name of the competition?
- In what town is the competition located?
- What was your start time?
- What number is your next fence?

What to do next

If the rider is able to answer all questions they can continue. If not they should be held and observed for at least 15 minutes. If symptoms persist then their competing day is over and the rider should not be left alone. The rider should be transported for medical evaluation.

If the rider loses consciousness for any period of time they should be transported to a medical facility for evaluation.

Top tips for the first 24 hours after suffering concussion

- Do not ride a horse or operate heavy machinery
- Do not drive or ride a motor bike
- Avoid excessive visual stimulation – do not use a computer
- Do not drink alcohol
- Do get plenty of rest
- Do take prescribed medications or Paracetamol for pain
- Go to A&E if you have severe headaches, have blurred vision, start vomiting, have blurred or double vision, have excessive drowsiness or have a fit or convulsion

How to accurately record and report to insurers

There are significant insurance and legal concerns that go with concussion.

In 2016 a group of 5,000 former American football players successfully sued their sports organisation, the NFL, for 1bn USD, claiming it had covered up the impact of repeated head trauma.

In 2017, three Australian National Rugby League sides were handed record fines for breaching concussion protocols, and in football both UEFA and The FA in England have begun research into the impact of concussion on players who head the ball.

In horse racing, the Jockey Education and Training Scheme is currently focusing on the issue of riders continuing to ride after concussion.

British Horseracing Authority's chief medical adviser Dr Jerry Hill warned some concussions can have delayed onset.

"If you ride with symptoms of concussion before it is resolved, it's like you are riding when you've been drinking," he said.

This makes it even more important for horse riding clubs and organisations to record accurate details of all accidents and falls, including signs of concussion, treatment provided and decisions made over whether they were fit to continue.



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Digital Proposition for Clubs

Howden have launched an end-to-end online quote and buy service for sports clubs, endorsed by their National Governing Bodies.



With over 35 years' of experience in managing the risks for National Governing Bodies (NGB's), Howden have been working on a new and exciting proposition further enhancing our service and product offering.

Our new service

After conducting our own research, we found that 78% of sports clubs preferred to conduct their transactions online. Reasoning behind this is due to the majority of those responsible for organising insurance being volunteers, who are often time poor yet digitally savvy.

We have therefore created a digital-first insurance product, offering a simple yet all-encompassing service for clubs to purchase their insurance, through an online user experience. This state of the art quote and buy system dramatically simplifies the purchase process for those additional insurance needs not included in NGB membership. Clubs will now only have to complete a short form on our complete end-to-end online quote system. These insurance products are fully endorsed by National Governing Bodies.

Hiscox, one of our dedicated insurers, are experienced in dealing with sporting risks for clubs and are already the chosen insurer for many NGBs. We work closely with Hiscox and the NGB to ensure the products on the platform are bespoke to their needs.

Working with National Governing Bodies

Our service closely aligns to the objectives of NGBs, adding value for members whilst being commercially effective. We keep these objectives front and centre of our approach, so we can offer products NGBs are happy to endorse and promote.

81% of sports clubs have said that they would appreciate an insurance recommendation from their governing body. Through the endorsement of our products, NGB's can improve their membership offering by recommending a simple and cost-effective solution to a clubs risk management needs.

Not only do we provide a simple quote and buy service, but also on-going risk management that will ultimately help clubs to improve and develop.

Risk Management through Risk Assessments

We are at the forefront of modern risk management, and whilst some claims we understand are inevitable, we know that we can use data from clubs and NGBs to gain a deeper understanding of risks in the sport environment.

Using this tool gives us the unique ability to manage risk more effectively. Once the risk assessment has been completed, each club will receive a score and



individual feedback in the form of an action plan on what they can do to improve their risks. This will help in assessing which clubs are strong in their approach to risk management and which need more proactive guidance.

Howden working with the LTA



We launched our first quote and buy service in November 2019, focusing specifically on Tennis clubs. This product is endorsed by the Lawn Tennis Association (LTA), with whom we have a strong alliance. We currently provide liability insurance to clubs through their LTA membership, which strengthens the offering of property insurance through our new digital platform.

The risk assessment is a compulsory part of the LTA membership. The risk assessments made available to LTA members are based on the understanding of the risks they specifically face, and have been selected based on information previously provided to the LTA about their club. Therefore we will be able to use the data collected from clubs to offer proactive guidance in terms of risk management, with the aim to reduce the number of incidents that result in a claim. This is positive for both the club and the LTA, who with guidance from Howden should see lower claims and a deeper understanding of risk management.

Products on the platform

We can offer a variety of different products depending on the individual NGB needs including:

- Personal accident
- Property and equipment
- Individual liabilities
- Cyber insurance

To find out more about our new digital proposition and to register your interest, please contact amateursport@howdengroup.com

Or visit our website:

www.howdensportsinsurance.co.uk



The impact of weather on UK businesses



As Britain battens down the hatches in preparation for another cold snap, the impact of extreme weather on businesses is being brought into focus.

Whether the damage is to property, perhaps through flooding or high wind damage, or to sales because of lower footfall or to attendance at outdoor sporting events, the risks are clear.

It isn't only cold and wet weather that can have an impact, either. Many reports suggest business in the UK suffered in 2018 because of a prolonged heatwave. Therefore, preparing for the impact of weather is not restricted to winter.

A report from the Met Office and the British Retail Consortium in September 2018 warned that non-food retailers could lose up to £80million a week in sales because of warmer weather. It added there was a

'clear relationship' between temperature and retail sales and claimed that almost half of UK retailers say weather is among the top three external drivers of demand.

Events businesses and those in leisure, sport, film and television, agriculture, construction, energy and tourism have all been hit in recent years. Events can incur additional costs when trying to keep plans on track in times when adverse weather would normally cause them to cancel. Additional work to ground through aggravating or watering can all hit the bottom line especially where profits are marginal. Whether your business is a multinational retail giant or a small regional business, the effects of the weather can have far reaching consequences.



Here are some examples of how businesses have suffered weather-related set-backs over the last couple of years:

When the heatwave hits sales

British fashion chain Superdry reported reduced profits last year and blamed the drop on unseasonably warm autumn weather – which resulted in lower sales of winter jackets and jumpers.

When the Beast from the East hit sales

An icy blast in the UK in March 2018 left many retailers out of pocket according to research from Ipsos Retail Performance. The report claimed footfall in non-food stores was down more than 30 per cent between February 28th and March 1st that year compared to the same period in 2017. The figure in Scotland was even higher, at 54 per cent.

When relentless rain affects footfall

Above-average rainfall in August 2019 led to the lowest high street footfall recorded in five years according to figures from the British Retail Consortium.¹⁹

When storms and high winds leads to cancellation of outdoor events

The August calendar of outdoor events in the UK was disrupted in 2019 when storms and high winds cancelled many sporting events and festivals. The Boardmasters music festival, the first day of racing at Cowes Week in the Isle of Wight, the Bristol hot air balloon festival and many equestrian related events were all victims of the unseasonal weather.

¹⁹ <https://brc.org.uk/>

So, how can you prepare?

By understanding weather trends: The Met Office now offers a commercial retail weather service, including weather analytics and consultancy to help retail businesses prepare for weather variations. Other private businesses offer similar data-related models.

By having the right insurances in place: Insuring against weather-related risk is vital, not just for damage to property but also business interruption.

Insurance can cover income stabilisation, cost containment and extra expenses incurred. In the case of Superdry, for instance, the loss of revenue could have been protected using a weather product linked to a temperature trigger.

In 2012, too, the leisure industry in the UK was hit hard due to record rainfall which hit numbers for outdoor activities from golf to theme parks. Those businesses could have protected themselves against the impact of unseasonal or record adverse weather utilising a weather insurance product.

Cancellation and abandonment insurance for outdoor events can be essential for many organising committees, particularly those running with tight profit margins. Whilst insurance can be a significant expense, the risk of not being adequately insured can be catastrophic and therefore the benefits of this should be considered when planning any outdoor event.

Whether your business is large or small, the pattern of unpredictable British weather looks set to continue and it is likely to become even more important in the future to factor the weather into business planning and risk mitigation strategy.



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Big Thank You

Why we should be thanking our unsung heroes

The millions of people up and down the country who give up their time, talents and energy each week are the backbone of all sport and recreation played across the nation. From coaches to officials, secretaries to fundraisers, photographers to drivers – physical activity simply wouldn't happen without its volunteers.

People choose to volunteer for a variety of reasons. For some, it offers the chance to learn new skills or develop existing knowledge and experience further. For others, it provides an opportunity to give something back to their community or make a difference to those around them. Regardless of the motivation, they tend to perform such duties without expectation of compensation, making showing gratitude an important part of collectively valuing and recognising the contribution they make to grassroots sport and recreation.

The Sport and Recreation Alliance recently introduced GIVERS, ground-breaking research that details what drives people to volunteer and what keeps them from doing so. The research produced a framework to help grassroots sport and recreation recruit and retain volunteers. One of the key elements of the framework is recognising volunteers – and with 6.2 million sport and recreation volunteers in the UK, it's important we remember to thank them.

The #BigThankYou campaign, now in its sixth year, offers a perfect opportunity to honour these all-important individuals. The campaign, which peaks during BBC Get Inspired's Unsung Hero Award at BBC Sports Personality of the Year, recognises the work of thousands of dedicated volunteers who go above and beyond to encourage people to participate in sport and physical activity. As the hero is crowned, clubs and groups across the nation are invited to broadcast their #BigThankYou celebrations on social media. Appreciation is captured through photos, events, stories and other creative and fun ways using the hashtag #BigThankYou. Not everyone will win regional or national awards, but it doesn't mean we shouldn't say thanks to them too, whatever contribution they make. Even the smallest gesture can make someone feel good about themselves and the work they do.

We should commit to the long-term appreciation of our quiet achievers who do so much for society. Too often volunteers are seen as cost-savings but the Sport and Recreation Alliance's Hidden Diamonds research works to challenge this perception. The study shines a light on how sport and recreation volunteers help build communities, develop skills, improve wellbeing, and help to get the nation active. Each volunteer creates capacity for 8.5 people to take part in physical activity. Volunteers create community assets in the form of sports clubs and activity groups where people can be active and play sport and recreation. There's no doubt that this provides immense social value for both participants and volunteers.

In addition to this, sport and activity institutions often have thriving social membership, providing a lifeline for people of all ages and from all backgrounds. The friendships that people make not only benefit them personally, but also help create, stronger and more resilient communities. It is clear that the value of volunteering is much deeper and much more important than money could ever measure.

Britain's sporting future relies heavily on the invaluable work of volunteers – the key is to engage those that we know are more likely to volunteer, while encouraging those groups who typically volunteer less. Rates of volunteering reached a peak during the London 2012 Olympic and Paralympic Games, when around 26% of the adult population reported that they had volunteered between 2012-2013. This shows that with the right motivation, more people can be encouraged to volunteer.

Campaigns such as the #BigThankYou go a long way towards achieving this. Associations between gratitude and retention have been proven through exhaustive analysis, which stresses the importance of having recognition at the forefront of volunteer management good practise. It is natural that most of the attention in any sporting project or event is focused on the stakeholders and their needs, but we all have a responsibility to make sure this isn't to the detriment of recognition of the volunteer's needs, contributions and achievements. Appreciation is a natural motivator that helps keep us all going.

For more information visit:

www.sportandrecreation.org.uk/volunteering



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“Volunteers
make a massive
difference to sports
clubs up and down
the country.”

ParalympicsGB canoeist
Anne Usher

#Big
Thank
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