

## Club Insurance Frequently asked Questions & Answers

**Q** How do I activate the club insurance we get with Full Court or Half Court membership?

**A** Email [insurance@pickleballengland.org](mailto:insurance@pickleballengland.org) and let us know the expiry date of your current insurance. We will send you a copy of the evidence of cover effective the expiry date. This is because you cannot have two insurance policies for the same cover at the same time.

**Q** Once we have activated our club insurance will it automatically renew through PbE?

**A** Yes, our cover is for the calendar year. When we renew our cover, we will provide updated documents.

**Q** Half Court insurance doesn't have the same components as Full Court, how important are those components?

**A** That depends on what the potential risks are and your risk tolerance. We recommend that you take a look at the chart showing the components and why it matters.

**Q** Is it possible to top up the missing elements?

**A** Meads are going to investigate this.

**Q** If we decide we want to upgrade to Full Court to get the full insurance coverage, can we?

**A** Yes you can upgrade at any time. Go into the Finance section and Select Compare Tiers and then select the Full Court tier.

**Q** What coach cover is included in the insurance?

**A** Coaching within club sessions. If coaches are doing individual/group coaching outside of club sessions, they should have Coaching Insurance. PbE Coach members have full Coach Public Liability Insurance.

**Q** Why would our coach require PbE coaching membership?

**A** PbE Coach members have full Coach Public Liability Insurance that covers them for coaching anywhere in the UK.

**Q** Personal Accident Insurance – what are the different weekly payments?

**A** If the injured player is in full time work, there is a weekly payment of £100 for up to 52 weeks. There is also a weekly payment of up to £50 towards medical expenses.

**Q** We have a pickleball facility, does either Full or Half Court membership, and the insurance cover us?

**A** If you have a facility you will also need cover for your building, employee insurance amongst other things.

**Q** We run our pickleball club as a business. Does the Full Court cover me.

**A** If you have a turnover less than £20,000, you are covered. If your turnover is greater than £20,000 you will need a commercial policy.

**Q** Are we only covered for three taster sessions (Section 01)?

**A** A club can have as many taster sessions as they want - the three session rule is for new players at the taster session(s). They are covered as “guests” for up to three sessions. After that the insurers would expect them to be members of the club.

**Q** Section 2.5.3 seems to imply that we are not covered if we conduct any activities in a professional and/or commercial capacity and/or for the purposes of generating a profit unless agreed in writing.

**A** As long as your earnings are no more than £20,000 you are covered. If you anticipate earnings greater than this, please let us know and we will discuss with the insurers. Please note that if you have your own premises you will need different insurance.

**Q** How do we make a claim on the insurance?

**A** We recommend that you reach out to Meads Insurance ([ivan@sportsinsurancemead.com](mailto:ivan@sportsinsurancemead.com), cc: [insurance@pickleballengland.org](mailto:insurance@pickleballengland.org)) in the first instance and they can help you process your claim.