



TOURNAMENT INSURANCE

CIVIL LIABILITY SCHEME

IS YOUR CLUB ORGANISING A TOURNAMENT?

If the answer is 'Yes', then your club may require additional insurance cover to ensure that all participants in the tournament, and the organising Committee, are fully covered.

Frequently Asked Questions:

1. WHAT IS THE DIFFERENCE BETWEEN A CLOSED, INVITATION AND OPEN TOURNAMENT?

For the purposes of civil liability insurance cover arranged through Bowls England, there are three types of tournament:

Closed Tournament: These are internal matches within your club for club members only and are therefore covered under your club's normal playing activities. If you have a Bowls England Civil Liability Policy, no additional cover is required.

Invitation Tournaments: Your club can invite any member/team of a Bowls England affiliated club and/or clubs to play at your premises for no additional charge. If you have a Bowls England Civil Liability Policy, no additional cover is required.

Open Tournaments: Open to anybody regardless of affiliation/membership. If your club is holding an open tournament then it must pay an additional premium dependent on the number of non-affiliated people participating. If you have a Bowls England Civil Liability Policy, additional cover is required.

2. MY CLUB ALREADY HAS CIVIL LIABILITY INSURANCE THROUGH BOWLS ENGLAND, WHY DOES IT NEED ADDITIONAL COVER FOR AN OPEN TOURNAMENT?

If, at any tournament, you have **non-affiliated** players attending you require additional tournament insurance, alongside your main policy, as your insurers will class the tournament as an 'open tournament'. The additional premiums are charged in order to cover any individuals who are not members of any club and would therefore turn up to play with no insurance. There may be individuals who turn up who do not belong to or who are representing a club and therefore do not have any cover in place. These individuals could potentially injure another participant or cause damage to property. If your club is running a Tournament where it has invited both affiliated and

non affiliated players, for insurance purposes this would be classed as an open tournament and an additional premium is required to fully cover the event. The cost of the premium is dependent on the number of non affiliated players who participate.

3. WHAT ARE THE ADDITIONAL INSURANCE PREMIUM COSTS FOR AN OPEN TOURNAMENT?

The additional premium costs are:

- Up to 50 non-affiliated players: £16.00
- 51 to 100 non-affiliated players: £21.00
- 101 or more non-affiliated players: £26.00

4. MORE INFORMATION

If you require the additional tournament insurance, a proposal form is available on our website. Alternatively please contact amy@bowlsengland.com