

One of the key benefits of your afPE membership is insurance protection, which falls into three distinct parts:-

1. Personal Accident Benefits

This provides a **no-fault** compensation for physical injury to members (aged 3 to 75) taking part in physical activities anywhere in the UK (with some extensions for those based abroad). Essentially, it is for those who suffer catastrophic injury, including death and permanent total disablement; the loss of, a limb or the loss of sight, speech or hearing. Benefits (up to £50,000) are based on a sliding scale, dependant on the severity of the injury (and, of course, some age constraints).

2. Civil Liability Protection

N.B. The level of cover from April 2008 has been increased from £5m to £10m

Anyone who takes part in sport or recreation has a duty to ensure that anything they do, does **not** cause injury or loss to other people, or damage to property. If they do, and they have been negligent, they may be legally liable to pay compensation in the form of damages. You have “Civil Liability Insurance” which is a generic term for a comprehensive protection for liability arising in Civil Law, specifically including injury or damage to other persons or their property. This is generally described as “**Public Liability Insurance**”. In fact your cover is this and much more besides.

Your cover extends to provide protection for other legal actions that a member may find themselves facing. Crucially, the following covers are **INCLUDED** for afPE members, although they are normally excluded standard Public Liability Insurances:

- **Libel and Slander**; included to provide protection for comments made, for example on web sites and correspondence (including emails etc).
- **Professional Indemnity**; to provide cover for advice given – for example when **coaching**. Standard Public Liability always excludes this where any fee is involved, but provided you have selected the correct option, you will have this cover.
- **Directors’ & Officers’ Indemnity**; specifically for afPE committees and Associations. Any member of an unincorporated committee potentially can to be sued, as individuals for decisions taken as part of their afPE committee activities. Directors and Officers’ cover provides protection against individuals’ own assets (e.g. home) being threatened as a result of legal action.

3. Legal Advice line

Providing a free advice line for both personal and commercial legal advice.

afPE ensures a cost effective way of providing this protection by arranging block policies on behalf of all its members. Not only does this generate significant economies of scale – (it minimises the cost) – but also facilitates free movement and confidence of cover within afPE member activities.