



# News

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## **Insurance warning issued to clubs and counties**

Bowls England is calling on clubs to ensure they are adequately insured ahead of the new season – or face a potentially devastating claim if an accident occurs on their premises.

NFU Mutual, which arranges insurance cover for Bowls England and its representatives, has warned that the ramification of not having sufficient liability cover is a 'scary thought'.

It has further warned that all members of a club could find themselves picking up the tab in the event of a successful claim for damages against an uninsured club.

Jonathan Davis, NFU Mutual Account Executive, said: "Unless contractually stated, Bowls England is not responsible or liable for the acts of its member clubs, insured or not. The liability falls with the occupier/member club for any damage to third parties and/or their property. Any club that allows third parties onto its grounds (owned or not) that they are responsible for, have a duty of care to ensure that all third parties are safe – but accidents do happen.

"If a third party was to be injured and file a claim against the club this would be a claim under public liability. In the current world we live in these types of claims are ever increasing, with the use of accident solicitors and no win fee advertisers, so they are a regular occurrence. If a club is insured then the claim will be picked up, investigated, handled and paid by the insurer - simple.

"However, if a club is not insured, the claimant (along with their solicitor) will seek the responsible party/parties. This is generally deemed to be the person(s) responsible for the day to day/week to week running of the club, (president, chairman, secretary etc). If found negligent then it will be this person(s) that will be sued for damages. Therefore the person(s) running an uninsured club may find themselves the wrong end of a claim for a substantial amount of money - sometimes potentially £100,000 plus.



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“Now, if the club does not have a responsible person(s) running the club the responsibility and liability may then fall with the paying club members – once again potentially landing them with a hefty claim.

“As previously mentioned, in this day and age, with the increasing amount of claims being made for public liability it is crucial to make sure not only the club is insured but also the members as by not arranging the relevant insurance it potentially means that a playing member may find themselves being sued for negligence due to the clubs duty of care. Therefore it is vitally important that clubs have, at least, liability cover in place.

“The ramification of not having this cover is a scary thought and one that clubs may not be aware of.”

For more information on available insurance contact Bowls England on 01903 820222 or e-mail: [insurance@bowlsengland.com](mailto:insurance@bowlsengland.com)

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