

## Accredited Programme Insurance: explained

A valuable part of Special Olympics GB Accreditation benefits includes club coverage under our **Third-Party Liability Insurance policy** with Gallagher.

This document outlines a **checklist of actions** which clubs and programmes should use to make sure that they are **compliant** with Special Olympics GB standards, and are therefore covered under the applicable insurance policy.

These standards are imposed via our **accreditation process** and so should be familiar. However, please do **get in touch** with us via [membership@sogb.org.uk](mailto:membership@sogb.org.uk) if you are unsure about coverage or processes listed below, and we will be happy to help you.

Please note that if a club/programme's **accreditation is incomplete in any way**, full coverage is likely to be jeopardised, regardless if the checklist is complete.

The checklist is broken down into 5 sections:

1. **Athlete and Participants** (page 2)
2. **Volunteers and Coaches** (page 3)
3. **Venues and Places** (page 4)
4. **Sport and Activities** (page 5)
5. **Travelling and Competitions** (page 6)

[Let us know](#) if you are unsure about anything and we will be happy to support.





Athletes and Participants	Checklist
<ul style="list-style-type: none"> <li>• All <b>active 'SAM' Registered athletes</b> are covered. Special Olympics GB applicable paperwork should be <b>complete</b>, accurate and up to date, as a minimum.</li> <li>• All <b>Participants</b> are covered who are taking part in accredited Special Olympics GB activity. They should be listed and reported accurately through accreditation processes, such as on the active member register.</li> <li>• Coverage is applicable to <b>accredited activity</b>. This is activity reported to and approved by National Office through accreditation.</li> <li>• Individuals taking part in any activity who are <b>not registered/ listed</b> and <b>reported via the Active Member Register</b> are <b>not automatically covered</b>.</li> <li>• <b>Health</b> - The provision of day-to-day basic care and support for individuals taking part in activity is covered but individual risk assessments and support plans should be completed.</li> </ul> <p>SOGB Volunteers and Clubs are not automatically covered to administer medication or provide 1:1 support in a health capacity without prior consent of SOGB National Office. Cover for the administration of controlled medication is excluded from the policy – contact National Office to discuss further if required.</p> <p>Our All-Risks insurance policy does not cover volunteers in their capacity as a Special Olympics GB volunteer administering medication to any Special Olympics GB athlete or participant. Medication may be administered if done so in another official capacity (for example as the athlete or participant's registered carer or guardian) and an independent procedure is in place to support this.</p>	<ul style="list-style-type: none"> <li>✓ <b>Complete and submit all necessary forms</b> to SOGB to register athletes with your club – guidance and forms can be found <a href="#">HERE</a>.</li> <li>✓ Ensure that all athletes and participants are listed accurately on the club/programme <b>Member Register</b> and this is kept up to date on an ongoing basis and sent to National Office. This should show who is an athlete/participant, what sport they train in, their SAM Number, etc</li> <li>✓ Ensure that all athletes and participants* have understood, received support in and have access to the Special Olympics GB athlete <b>Code of Conduct</b>.</li> <li>✓ Ensure that <b>Athlete Health Forms and One Page Profiles</b> have been completed and are reviewed regularly and changes are recorded on a club level and escalated to National Office where necessary.</li> </ul> <p>You can find templates for these <a href="#">HERE</a>, however your club can use other processes to gain the information needed here more applicable to your club activities. This information should be held safely and securely within the clubs as per GDPR and the data protection policy. If you have any questions about these processes, contact <a href="mailto:athletes@sogb.org.uk">athletes@sogb.org.uk</a></p> <li>✓ Ensure that where necessary, any athlete attending training sessions has the <b>necessary support for them to take part</b>. This might be identified through the One-page profile. (E.g. Need a 1:1 care support during sessions, etc.).</li> <p><b>Any health and support needs for athletes and participants</b> which may require the administration of medication should be <b>identified</b> through processes such as athlete <b>risk assessments and independent support mechanisms</b> put in place as applicable for that individual.</p> <p><i>*As we are in the process of developing participation registration processes, such documentation is not yet mandatory for participants, however, is strongly encouraged for best practice. Coaches should be gaining an understanding as to the needs and support for participants so this can be met.</i></p>



Volunteers and Coaches	Checklist
<ul style="list-style-type: none"> <li>• All Special Olympics GB active <b>registered Volunteers with up-to-date and satisfactory DBS/PVG checks (if required)</b> are covered under the definition 'persons employed' in the insurance documentation.</li> <li>• Coverage is applicable within <b>SOGB accredited activity</b> in recognised and approved volunteer roles and capacities. This is activity reported to and approved by National Office through accreditation.</li> <li>• Coverage is applicable where <b>volunteer safer recruitment processes</b> are complete, compliant and up to date with National Office. <b>Non-registered volunteers are not covered</b> and may nullify overall club coverage by not being registered to facilitate SOGB activity.</li> <li>• Coverage is applicable for <b>event only volunteers</b> at <b>SOGB sanctioned events</b>, and who have completed the necessary process to <b>register</b> as an event-only volunteer. <b>(Event volunteers may support up to 6 events per calendar year).</b></li> <li>• Coverage does not replace NGB personal liability insurance for licensed coaches.</li> <li>• Coverage <i>currently</i> includes registered volunteers reported via accreditation processes who do not meet the coaching qualification guidelines* and regulations as laid out by National Governing Bodies. This is subject to change through the development of coaching resources and standards across the organisation.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Ensure <b>that all mandatory volunteer roles</b> are filled by registered SOGB volunteers, as a minimum. This is listed in the club accreditation agreement, found <a href="#">HERE</a>.</li> <li>✓ <b>Complete and submit all necessary forms</b> to SOGB to register volunteers with your club – guidance, role descriptors and forms can be found <a href="#">HERE</a>. A list of roles requiring a DBS/PVG are listed <a href="#">HERE</a>.</li> <li>✓ Ensure that all volunteers are listed accurately on the club/programme <b>Member Register</b> and this is kept up to date on an ongoing basis and sent to National Office. This should include full names, volunteer numbers, and roles.  <b>National Office centrally hold DBS/PVG Information, safeguarding/ training information and code of conduct</b> information, so this is no longer required to be submitted via the register. However, clubs for best practice may record detailed information on membership using this template as a means to keep accurate records, should they not have other processes to do so.</li> <li>✓ Ensure that all volunteers and family members* have understood, received support in and have access to the Special Olympics GB applicable <b>Codes of Conduct</b>.</li> <li>✓ Ensure that club <b>risk assessments</b> account for volunteering activities as needed, including volunteer supervision of those in the process of obtaining a DBS/PVG, first aid needs, etc.</li> <li>✓ Ensure that the Club <b>Safeguarding &amp; Welfare Officer</b> holds a valid <b>advanced/level 2 Safeguarding Qualification</b>. **</li> <li>✓ Ensure that <b>coaching qualification information reported</b> to National Office is accurate and up to date, and that where there are gaps in qualifications, this is being actively communicated to National Office for possible support.</li> </ul>
<p><i>*Not applicable for 'high-risk' sports as defined by the insurance policy. See pages 4-5 for more</i></p>	<p><i>*We are in the process of developing pathways and processes to support families and carer support. Currently if families/carers wish to support in the facilitation of accredited sessions or events, they must register as a volunteer.</i></p> <p><i>**see <a href="#">HERE</a> for information about our Coaching Grants and Safeguarding training recommendations and funding</i></p>



Venues and Equipment	Checklist
<ul style="list-style-type: none"> <li>• All venues used to facilitate/host SOGB sanctioned/accredited activity must be <b>'certified' to host that activity</b> independently of SOGB. This is usually indicated by it having its own Public Liability Insurance which should be no less than £5million <b>or</b> owned by the Local Authority/Council. SOGB Insurance does not replace this insurance.</li> <li>• If your club/programme hosts <b>"high risk"</b> sporting sessions as defined in the insurance policy, including Alpine Skiing, Equestrian and Gymnastics, SOGB may be required to take additional measures as to ensure that the venue is fit for purpose for this activity to take place.</li> <li>• <b>Coaches or Staff Members employed by a venue</b> (e.g. Leisure Centre) who are <b>not registered</b> as SOGB Volunteers are <b>not covered</b> by the insurance policy.</li> <li>• Accidental damage or injury is not covered by this policy, only those caused by a degree of negligence or fault.</li> <li>• Coverage does not include damage/repairs or improvements to be made to equipment nor venues which are not owned by Special Olympics GB centrally.</li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Confirm with your venue if necessary that it holds its own <b>public liability insurance (minimum £5million)</b>/ is certified to host the specific activity. Record this via accreditation for all sessions.</i></li> <li>✓ <i>Create, implement, share and review your club/programme <b>risk assessment(s)</b> which include venue risk assessments as needed.</i></li> <li>✓ <i>If your session uses <b>external coaches or venue staff</b> to lead sporting sessions, confirm that they are <b>appropriately qualified and vetted</b> by their employer to do so and that their practices are <b>compliant</b>. This might include ensuring they have a valid DBS/PVG, qualifications and terms of employment with the venue that include insurance.</i></li> <li>✓ <i>Discuss with SOGB National Office any additional insurance requirements that may be needed for 'high risk' sporting sessions.</i></li> <li>✓ <i>Additional insurance coverage should be sought to cover activity which is not SOGB sanctioned/ accredited on any basis, including abroad travel. It may also be sought for coverage of club assets including equipment which is not covered by the SOGB Policy.</i></li> </ul>



Activities and Sport	Checklist
<ul style="list-style-type: none"> <li>• All <b>sessions, training and activities</b> which are appropriately and accurately reported and approved via the <b>SOGB Accreditation</b> process are covered under the insurance policy.</li> <li>• Coverage is applicable when Special Olympics <b>rules, processes and ethos</b> are being followed.</li> <li>• Coverage may be dependent on <b>applicable information</b> being reported and approved via accreditation which is up to date and accurate on all sessions, including <b>risk assessments, contact information</b> and <b>sport details</b>.</li> <li>• <b>Additional insurance requirements</b> may be needed for '<b>high risk</b>' sports as defined in the insurance policy - Alpine Skiing, Equestrian and Gymnastics (off-floor). Therefore, clubs/programmes need to have licensed coaches at an independent/certified venue delivering activity, otherwise additional specific insurance may be required.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Ensure that <b>ALL Special Olympics GB accredited sessions</b> are <b>reported</b> accurately on an ongoing basis and through <b>accreditation</b> to National Office for review and approval. Changes and updates can be made via the online form, found <a href="#">HERE</a>.</li> <li>✓ Create, implement, share and review your club/programme <b>risk assessment(s)</b> which include all sports and activities as needed under Special Olympics GB. These may be via other organisations such as National Governing Bodies, Local Authority, etc. and approved by National Office. Templates can be found <a href="#">HERE</a>.</li> <li>✓ Ensure that <b>SOGB Policies and Procedure</b> are being followed at all times in accredited sessions with registered members. These can be found <a href="#">HERE</a>.</li> <li>✓ Ensure that sessions leads are utilising and implementing the <b>Special Olympics International Rules and Coaching Resources</b> – found <a href="#">HERE</a>.</li> <li>✓ Additional insurance requirements may be needed for 'high risk and/or hazardous' sports as defined in the insurance policy. Direct delivery by Special Olympics GB employees or registered volunteers of <b>Alpine Skiing, Equestrian involving riding of any horses or ponies and Gymnastics Artistic involving any work off the floor</b>, should only be undertaken at independent and certified centres/venues and led by licensed coaches/instructors both of whom carry their own insurance cover including Public Liability up to at least £5,000,000 limit.</li> </ul> <p>If you are unsure of anything listed and have questions, please be in touch via <a href="mailto:membership@soqb.org.uk">membership@soqb.org.uk</a></p>





Travelling and Competitions	Checklist
<ul style="list-style-type: none"> <li>• Coverage applies only where travel/events/competitions at a local accredited club/programme is being <b>delivered on behalf of Special Olympics GB</b> and has been <b>formally sanctioned</b> by Special Olympics GB.</li> <li>• Coverage includes <b>damage or injury caused by negligence</b> when <b>registered members</b> travel to/from a Special Olympics GB <b>sanctioned event/competition</b> and have completed necessary processes to do so. This includes travel to/from venues different to their typical training venue.</li> <li>• Travel to/from Special Olympics GB Sanctioned competitions/events is covered however this policy <b>does not replace personal travel insurance</b>.</li> <li>• Please note that any travel advised against by the Foreign, Commonwealth and Development Office (FCDO) would not be covered.</li> <li>• Informal/ fun/ skill-based activities and 'events' which are held on a local level amongst 1+ accredited club/programme are covered under the insurance policy under the premise that the sports and registered members are appropriately captured via accreditation processes. This is applicable through the Special Olympics GB general training/activity coverage as opposed to formal sanctioned events/advancement competitions.</li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure that <b>ALL Special Olympics GB Sanction processes and requirements are fulfilled</b> for events and competitions to be covered under the insurance policy. Forms and Guide to Competition are found <a href="#">HERE</a>.</i></li> <li>✓ <i>When <b>travelling and/or taking part in events or competitions</b>, ensure that all registered members are doing so <b>safely</b> and in accordance to any <b>applicable guidance and permissions</b>. For example, do not go against official guidance or permissions to travel/ take part in activity.</i></li> <li>✓ <i>We strongly recommend that members pursue <b>personal travel insurance</b> coverage prior to undertaking any travel. This might include personal gadget/asset cover, medical, cancellation or other important items not covered by Special Olympics GB insurance.</i></li> <li>✓ <i>When taking part in a competition/event, check to <b>ensure it is Special Olympics GB Sanctioned</b> if you are unsure. You can find competitions on our <b>calendar</b> <a href="#">HERE</a> or get in touch with us on <a href="mailto:competitions@soqb.org.uk">competitions@soqb.org.uk</a>.</i></li> <li>✓ <i>Get in touch with SOGB to discuss any separate travelling policies which might be applicable for things like competition/events.</i></li> </ul>

**Claims:** In the event of a claim being made and defended, it is imperative that all records, paperwork and documentation relating to accreditation, DBS/PVG checks and training are retained, maintained, kept up-to-date and are available.