

CASC Assure – Insurance Offering

Every sports club has specific requirements, which is why we believe in providing a personal touch to all your clubs insurance needs, as a standard policy may not fit everyone. By delivering tried and tested products we provide you and your business suitable cover and exceptional service. Even if you already have insurance policies in place or have renewals due soon, there's no better time than to review how much this policy is costing you.

We appreciate you will likely have processes in place to handle your policies and renewals, but whether you do these directly with providers or if you use a brokerage service have you ever cost compared? Having a like for like comparison on your policy renewal will only help you get the best price, which is one of the most significant factors. Essentially any brokerage can find you a suitable provider get you the cover you need.

Clubs have a duty of care to both staff and members to ensure they're financially protected should things go wrong. Fulfilling any legal obligations with respect to sports public liability insurance and employers' liability insurance is essential for any club. Our packages are uniquely selected for each client, based on their club's requirements. By offering a wide range of insurance policies, from Public Liability, to Property, we can help you identify the needs of your club.

At CASC Assure, we will pair you with one of our industry experts who will act as your dedicated account manager, supporting you in any way they can and helping you avoid a potential fine of £2500 per day for lack of insurance as well as finding you the best value for you and your club.

What is Employers' Liability Insurance?

Cover yourself when accidents happen: Employers' Liability Insurance covers your business if an accident occurs. Even with the proper training and health and safety compliance, accidents in the workplace can happen, so if an employee makes a claim against your club, employers' liability is on your side. This cover ensures that if a claim is made, any costs incurred either from defending or settling claims are covered by your policy. Whether you're a small, medium or large size club, the Employers Liability Act 1969 requires you to have at least £5 million of employers liability insurance. Therefore if your club employs staff, either on a full-time or part-time basis, it's the law that you have this specific cover.

Why do you need it?

All kinds of sports clubs need public liability insurance, in fact almost all businesses are legally required to have this, with a few exceptions such as public institutions, health services, and some small businesses that only employ family members. However, this does not include family businesses incorporated as limited companies. Unincorporated clubs should also be aware of the liabilities faced by individual committee members.

What is Public Liability Insurance?

Public Liability covers instances when a third party (such as a customer or supplier) claims against a business. This could be as a result of an accident, or damage to property, essentially Public Liability insurance protects you when accidents happen. If there's a claim, public liability insurance pays for a lawyer to defend you and your sports club, picking up other legal costs and covering you for any compensation you must pay.

Why Public Liability Insurance?

Public Liability is crucial for companies that engage with the public, that's why public liability is vital for sports club. Because the sheer number of people involved if a member or spectator does get injured whilst participating in one of your organisations activities you know you're covered if people fall foul of these accidents.

Should a third-party claim injury or damage against your business, Public Liability insurance covers potentially costly damage and injury claims. More specifically, Public Liability may protect you against compensation and injury pay-outs, the cost of repairs and damages, legal fees, expenses, and hospital treatment charges that the NHS could claim against you.

What is Commercial Property Insurance?

Commercial Property Insurance should be taken out by those who own the premises in which they operate. If you run a sports club or charity from premises such as a gym or clubhouse, you need to insure it against possible disruption. This insurance covers; buildings, contents and loss of income if you're unable to operate.

Why Commercial Property Insurance?

Commercial Property Insurance is vital for all businesses, especially if you want comprehensive cover to protect your business for assets your club is financially responsible for, such as clubhouses, contents, equipment, stock, sports fixtures and more. Your clubhouse is the heart of your club, so ensuring your assets are protected in the event of a worst-case scenario is essential. Imagine the expense of having to repair or replace this equipment if it were stolen, lost, or damaged?

The world is becoming more unpredictable; however, our expert insurance brokers can help you regain a sense of control. Commercial Property Insurance can ensure that if your business suffers fire, theft, water or wind damage, you will have the support needed to help you get your property up and running again.

How can we help?

We understand that clubs require varying types of cover which is why our product offering does not stop there. CASC Assure has strong partnerships with the UK's leading insurance providers; this means we can provide you with the best deals. Your dedicated account manager will work with you to understand exactly what your club needs allowing us to provide tailored insurance packages to you and your club, meaning you're protected for the future. Whatever your insurance requirements we'll give you need, giving you peace of mind that you are covered.

Why not get a quote from us today? As mentioned above even if it's to compare against your current renewal offer we'll try to identify a saving for you and your club! All you have to do is follow the 3 easy steps below;

- **Submit your policy documents** – Send us your documents and we can start your journey with CASC Assure.
- **Meet your personal account manager** – You will be assigned a personal account manager and insurance broker, who will directly discuss your club needs.
- **We develop your package** – Our expert insurance brokers will tailor a package based on you and your clubs needs.

www.cascassure.co.uk