



# Helping you with your Insurance questions during COVID-19 - Hints and tips

This FAQ guide will support you and your club in accessing information on insurance through the COVID-19 period

## With facilities closed, is there any help from insurance for clubs that still need to pay wages?

There may be some cover on a case-by-case basis. Clubs need to contact their insurance provider.

## Can clubs utilise the furlough for their staff?

Yes, but please follow the government advice on the [Coronavirus Job Retention Scheme](#).

## Will clubs still be liable for hire fees?

Every club and facility will have a different relationship, so it ultimately depends on the contract the club has with the provider. We would encourage clubs to have discussions with their facility providers and check the terms and conditions of the hire agreement that they have.

## Can an employed club coach be on the Coronavirus Job retention scheme (furlough) and continue to deliver virtual training for their employer club?

Our interpretation is that this activity could still be seen as working and therefore would not be permissible under the scheme. We would expect all clubs to comply fully with the terms of this or any other scheme in order to abide by the law and ensure that they do not create issues for themselves in the future.

## Do I have to pay my facility bill?

If the facility has closed, then you will not be liable for the payment but do discuss with your bill provider.

## We have a contract with a coach that is self-employed, where do we stand on this?

Clubs must check the contracts they have in place with their coaching staff. You are contractually responsible for the payment of staff. You should consider the government Furlough scheme that will cover 80% of salary costs up to "£2500 per month. This does not apply to self-employed workers who would need to claim through the separate governmental scheme. If coaches are self-employed you do not have to pay them as they are not providing the service of coaching.

## I have a contract with Sport England, what will happen?

Sport England funding has protected all funding for 3 months, it will be reviewed in June. If you have contract with other bodies, you should identify if they will continue to pay them even though you're not providing a service.

## Can we claim for business interruption?

It depends on the insurance policy and provider, but in most cases if your facility has closed yes you will be able to

## Can we claim for a coach's loss of income?

It depends on the insurance policy, usually not unless you have income protection cover. However, you can regain this cost through the Sport England club emergency fund

## Can we claim for stock that's gone out of date?

It depends on the insurance policy, usually not unless you have cover for stock that is covers perishable goods. However, you can regain this cost through the Sport England club emergency fund

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