

### FAQs for Members

A comprehensive list of Members' frequently asked questions are listed below.

If you have a query not covered by the list below please contact Howden on 0121 698 8061.

- Does my insurance cover training activities?
- Is damage to my own property covered?
- Does my insurance cover damage to an individual, or their property, in an incident is caused by me?
- Am I covered for team events that take place away from the usual team location?
- If I am injured in a rounders accident what should I do?
- Do I have liability cover when I'm taking part in non-Rounders activity?
- If I have an incident when in breach of a team rule, is my insurance cover still valid?
- <u>I'm going on a club competition overseas. Does my insurance cover my</u> rounders activities and travel to and from the venue?
- Does my Liability cover negate the need for travel insurance?

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#### Does my insurance cover training activities?

Yes, the insurance will cover you whilst you are training in/for rounders activities  $\frac{1}{100}$ 

#### Is damage to my own property covered?

Not under the liability insurance, as you can't claim for damage to your own property. You should arrange asset cover for your own equipment

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### Does my insurance cover damage to another an individual, or their property, in an incident caused by me?

Yes, the combined liability cover is designed to cover injuries to other people, or damage to their property, caused by your negligence.

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#### Am I covered for team events that take place away from the usual team location?

Yes, you are covered to take part in all team activities.

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### If I am injured whilst taking part in a rounders activity what should I do?

If you are injured, and you feel that it is someone else's fault, you should seek advice on how to pursue a claim against the person(s) responsible for causing the injury.

You need to report the incident to Howden please call 0121 698 8042 and ask for Sofia Hussain.

If you have purchased the Personal Accident benefits via your team you will be asked to complete a claimform to see whether you are eliglible to claim any benefits.

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#### Do I have liability cover when I'm taking part in non Rounders activity?

No, you only have insurance cover for events organised by or approved by Rounders England or your team

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### If I have an incident when in breach of a team rule, is my insurance cover still valid?

This would depend on which rule has been breached and the circumstances of the particular incident.

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# I'm going on a club competition overseas. Does my insurance cover my rounders activities and travel to and from the venue?

Yes, your Rounders England insurance will cover you while you are participating in rounders related activities. However, you will need to take out travel insurance to cover emergency medical expenses, loss of personal property etc. For a travel insurance quotation please visit <u>www.sporttravelinsurance.co.uk</u> <u>A top</u>

## Does my Liability cover negate the need for travel insurance?

No. It is vital that you arrange travel insurance whenever you are going abroad. This will provide cover for your medical expenses if you are injured or taken ill, as well as covering lost and delayed baggage and cancellation costs.

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