



Regulation 7.3 – Insurance Summary Statement & Risk Management Policy.

Effective date: June 2025

Acknowledgements

MUSC CIC would like to express our thanks to the following organisations who have assisted in the development of this policy

POLICY STATEMENT

Mariners United Sporting Club CIC (MUSC CIC) is committed to identifying, managing and mitigating risks associated with its activities and to maintaining appropriate insurance cover in line with its legal duties and organisational responsibilities. The organisation recognises that insurance is one element of a wider risk management framework that also includes planning, safeguarding, safe delivery, training and effective governance.

This policy provides a clear summary of MUSC CIC's insurance arrangements and sets out the organisation's approach to risk management.

1. INTERPRETATION

This policy applies to all MUSC CIC directors, staff, volunteers, participants, contractors and any individual acting on behalf of MUSC CIC. Risk management refers to the systematic identification, assessment and control of risks that could impact people, activities, assets, finances or reputation.

2. INSURANCE SUMMARY STATEMENT

MUSC CIC maintains appropriate insurance cover to support its activities and legal obligations. Insurance policies are reviewed regularly and renewed in a timely manner to ensure continuity of cover. Copies of insurance certificates are made available to venues, partners, funders and regulators upon request.

3. EMPLOYERS' LIABILITY INSURANCE

MUSC CIC maintains Employers' Liability Insurance in accordance with statutory requirements. The current Employers' Liability policy is held with Markel International Insurance Company Limited. The policyholder is Mariners United Sporting Club CIC, with policy number CE29245. The policy period runs from April to May and renewed yearly.

The level of cover provided is £10,000,000, meeting the requirements of the Employers' Liability (Compulsory Insurance) Act 1969. This insurance provides cover for MUSC CIC's legal liability in respect of injury or disease sustained by individuals defined as employees while working for or under the control of MUSC CIC. This may include staff, volunteers, individuals on work experience and others deemed to be employees for insurance purposes.

4. PUBLIC LIABILITY INSURANCE

MUSC CIC also maintains Public Liability Insurance to protect the organisation against legal liability for injury to third parties or damage to third-party property arising from MUSC CIC activities.

The Public Liability Insurance is held with Markel International Insurance Company Limited under an Insurance Policy for Charities and Community Groups, policy number CE29245, the policy period runs from April to May and renewed yearly. The limit of indemnity is £5,000,000.

The basis of cover applies to each claim, except in respect of products liability, where the limit applies to the total of all claims made during the period of insurance. This cover applies to MUSC CIC events, training sessions, competitions, workshops and community activities, subject to policy terms, conditions and exclusions.

5. SCOPE AND LIMITATIONS OF INSURANCE

MUSC CIC recognises that insurance cover is subject to specific terms, conditions and exclusions and does not remove the need for safe practice, compliance with policies or adherence to legal duties. Insurance does not provide cover for unauthorised activities or actions taken outside MUSC CIC policies and procedures.

Individuals must not assume that insurance cover applies automatically in all circumstances.

6. RISK MANAGEMENT APPROACH

MUSC CIC adopts a proportionate and practical approach to risk management. Risks are identified, assessed and managed through appropriate planning, including venue and event risk assessments, safeguarding procedures, equipment use policies, incident reporting processes and emergency planning.

The aim of risk management is to reduce risk so far as is reasonably practicable, not to eliminate all risk.

7. HEALTH, SAFETY AND SAFEGUARDING RISKS

MUSC CIC recognises its duty to protect the health, safety and welfare of employees, volunteers, participants and others affected by its activities. Health and safety and safeguarding risks are managed in accordance with MUSC CIC policies, guidance from the Health and Safety Executive and relevant safeguarding authorities.

Effective record keeping, training and supervision form part of MUSC CIC's risk management framework.

8. INCIDENTS, CLAIMS AND NOTIFICATION

All incidents, accidents, near misses or potential claims must be reported promptly in accordance with MUSC CIC's Incident Reporting Procedure. Where an incident may give rise to an insurance claim, MUSC CIC shall notify its insurer or broker without undue delay and cooperate fully with any investigation.

Failure to report incidents promptly may affect insurance cover.

9. RESPONSIBILITY FOR INSURANCE AND RISK MANAGEMENT

Overall responsibility for insurance arrangements and risk management rests with the MUSC CIC Board of Directors. Day-to-day monitoring may be delegated to a designated officer, but accountability remains with the Board.

Any significant changes to activities, events or organisational structure that may affect insurance or risk exposure must be reported promptly.

10. REVIEW AND COMPLIANCE

This policy shall be reviewed periodically by the MUSC CIC Board to ensure that insurance cover and risk management arrangements remain appropriate to the organisation's activities and risk profile. Failure to comply with this policy may be treated as a breach of MUSC CIC governance standards.

11. RELATED DOCUMENTS

This policy should be read in conjunction with MUSC CIC's Venue & Event Risk Assessment Policy, Incident Reporting Procedure, Equipment Use & Maintenance Policy, Safeguarding Policy, Participation & Behaviour Policy and Financial Procedures & Sustainability Policy.