



Hoci Cymru Member Insurance Benefits 2026

HOCKEY

Howden are the Insurance Brokers for Hoci Cymru

As a registered member of Hoci Cymru, one of the many benefits available is access to insurance coverage specifically designed to protect you during your participation and involvement in the sport.

Hoci Cymru, in partnership with Howden, ensures that clubs, coaches, participants, members, and officials are covered by a comprehensive insurance programme with a summary of the cover shown below:

	Value of Cover
Public & Products Liability incl. Member to Member Liability	£10,000,000
Group Personal Accident (Capital Benefit)	£20,000
Professional Indemnity including Libel & Slander	£10,000,000
Safeguarding (Abuse)	£1,000,000
Employers Liability	£10,000,000
Prosecution Legal Expenses including Corporate Manslaughter	£1,000,000
Legal Expenses (Clubs)	£100,000

Cover is on a Worldwide basis, including USA, however, please refer to your club or Hoci Cymru directly in respect of any travel insurance requirements, to ensure suitable cover is in place prior to travelling.



Here is a summary of what is included in each policy:

By providing these insurance benefits, Hoci Cymru aims to ensure the safety and wellbeing of its members, promoting a safe environment for everyone involved in the sport. **This is a summary of cover only.**

Public and Products Liability including Member to Member liability insurance up to £10million per claim and in total in respect of products liability

This coverage provides protection in case you are held responsible for injury to a third party or damage to their property during Hoci Cymru sanctioned activities. It also includes coverage for liability arising from member-to-member incidents.

Group Personal Accident Insurance

This coverage offers financial protection in the event of accidental injury or death while participating in Hoci Cymru sanctioned activities. It includes benefits such as medical expenses, dental treatment, disability compensation, and accidental death benefits.

Safeguarding (Abuse) - up to £1million in total per year

Abuse cover provides protection against claims arising where you had a responsibility (either explicit or implied) for the welfare and well-being of an individual or individuals in your care and are alleged to have been in breach of that duty.

Employers' Liability Insurance up to £10million per claim

This insurance is essential for clubs who have employees or volunteers. It protects against claims made by employees who suffer injury or illness as a result of their work within a Hoci Cymru setting.

Professional Indemnity Insurance - up to £10million in total per year

This coverage is specifically designed for coaches and officials. It protects against claims of professional negligence, errors or omissions, or any financial loss suffered by a Hoci Cymru member due to your professional advice or services. It also includes legal liability to pay compensation and claimants' costs and expenses resulting from any claim/s made alleging libel or slander.

Commercial Legal Expenses Insurance

This insurance covers the legal costs associated with various legal disputes that clubs may encounter, such as employment disputes, legal defence, or tax investigations as well as access to a 24/7 year-round telephone advice line including tax, health and safety, crisis management and stress counselling.



Group Personal Accident

Category of Insured Persons	Description	Operative Time
A	Any Director or Employee of the Insured resident in Britain	Occupational Accidents Only & Commuting
B	Any coach, player or official of the Insured aged 18 years or older	Whilst the Insured Person is training, playing or officiating for the Insured including travelling directly to or from events organised by the Insured
C	Youth players of the Insured aged 17 years or younger	Whilst the Insured Person is training, playing or officiating for the Insured including travelling directly to or from events organised by the Insured

Schedule of benefits	Director, Employee, Coach, Player or Official aged 18 or older	Youth Players aged 17 or Younger
Accidental death	£20,000	£20,000
Loss of two or more limbs or eyes or one of each	£20,000	£20,000
Loss of one limb or one eye	£20,000	£20,000
Permanent and total loss of speech	£20,000	
Permanent and total loss of hearing		
i) in both ears	100%	100%
ii) in one ears	25%	25%
Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£20,000	£20,000
Temporary Total Disablement from the Insured Person's Regular Gainful Employment	£250 per week	Not Insured
Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	£125 per week	Not Insured

Payment Period – the maximum number of weeks benefit is payable **104 weeks not necessarily consecutive**

Deferment Period – the number of days before any benefit is payable **14 days**

Maximum amount payable per week – the Sum Insured shown above shall not exceed the following weekly amounts:

Benefit 5 – 1/52nd of the Insured Person's Annual Salary

Benefit 6 – 50% of 1/52nd of the Insured Person's Annual Salary

Any payment will be limited to Out-of-Pocket Expenses if an Insured Person is not a Director or Employee

Special extensions / endorsements

The following special extensions shall be payable subject to the maximum incident limit (and inner limits where applicable) as detailed in the schedule.

Accident medical expenses	Up to £15,000 any one insured person
Bereavement counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Broken bones	Up to £1,000 any one insured person
Coma benefit	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Convalescence	£200 per insured person reduced to £100 if insured person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Dental expenses	Up to £1,000 per insured person any one accident
Dependents benefit	Additional 5% per child up to a maximum 25% of benefit 1 subject to a minimum £5,000
Facial disfigurement	Up to a maximum of £5,000 any one insured person
Funeral expenses	Up to a maximum £10,000 any one insured person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Paralysis	
A: total loss of use of all four limbs bladder and rectum	£50,000
B: total loss of use of two legs bladder and rectum	£25,000
Physiotherapy or osteopathy treatment	Up to £500 per insured person
Retraining	Up to a maximum £15,000 any one Insured Person

Ligament Damage Benefit

If during the Operative Time and whilst participating in the Insured Sport the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of a tear to one or more of the following and that results in reconstructive surgery the Company will pay the sum of £500

Knee Ligaments:

A Anterior Cruciate Ligament (ACL)

B Posterior Cruciate Ligament (PCL)

C Lateral Collateral Ligament (LCL)

D the Medial Collateral Ligament (MCL)

Ankle Ligaments:

E Deltoid Ligament (Medial Ligament of the Talocrural Joint)

F Anterior Talofibular Ligament (ATFL)

G Posterior Talofibular Ligament (PTFL)

H Calcaneofibular Ligament (CFL)

I Ankle Syndesmosis (Syndesmotic Tear)

Cover only applies to Insured Persons whilst playing or training or taking part in any match or official training session at any ground or premises where the national team has arranged a fixture, official training session or practice session for Wales u18 / u21 and senior international squads.

Endorsement C - Relocation Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness which within 26 weeks is the sole and independent cause of disablement for which We have paid items 2 to 4 of the Schedule,

We will pay necessary expenses incurred with Our prior written consent for stamp duty payments, solicitors and estate agents' fees and removal costs incurred as a direct and necessary result of an Insured Person having to relocate as a direct result of the disablement suffered.

The maximum we will pay is up to £25,000 any one Insured Person subject to there not being any claim paid under the Disability Assistance Extension

Please refer to your policy schedule and wordings for full information, conditions and details.

If you would like to find out more about the Hoci Cymru Insurance cover, please contact Howden UK Brokers Ltd as detailed below:

Daniel Abbott, Cert CII, MIO
Branch Director | Cardiff

Howden UK Brokers Limited
Global Reach,
Dunleavy Drive,
Cardiff,
CF11 0SN

☎: 44 (0) 2920 031 980
✉: daniel.abbott@howdeninsurance.co.uk

Full details of the Insurance Programme for Hoci Cymru can be accessed here:

[Hoci Cymru Insurance Centre | Howden UK](#)

Claims Reporting

If you have received a formal letter of claim from a solicitor, please immediately forward the correspondence to northwestclaims@howdeninsurance.co.uk

If you have received it as a physical document, please scan or photograph all pages and send them immediately to northwestclaims@howdeninsurance.co.uk

Full Claims reporting information and details can be found here:

[Claims | Hoci Cymru Insurance Centre](#)

Telephone Helplines – Clubs

Legal advice on business matters within UK, Isle of Man, Channel Islands and EU law,
24 hours a day, 365 days of the year

☎ 0344 571 7978

Redundancy assistance, 9am to 5pm weekdays

☎ 0330 303 1955

UK tax advice, 9am to 5pm weekdays

☎ 0344 571 7978

Executive suite identity theft resolution

☎ 0333 000 2083

Crisis communication

☎ 0344 571 7964

Counselling service

(Calls to the Counselling assistance service will not be recorded).

☎ 0333 000 2082

We have prepared a [handout](#) to give you further information about mental health at work and to let your employees know about Counselling assistance which you may find useful ([arag_counselling_assistnace.pdf](#))

Business legal services

www.araglegal.co.uk

Register on your first site visit using voucher code **X1232KC79BB5**. Discover our law guides and create legal documents and letters to help with commercial legal matters.





Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.