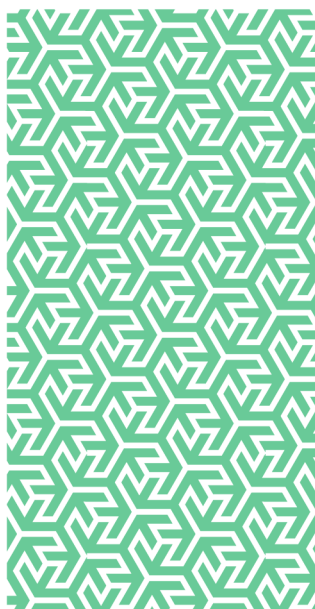




Risk control

Insuring Sports Events



In partnership with



Insuring Sports Events

Introduction

University sporting teams enrich student life by promoting physical activity, teamwork, inclusion, and a sense of identity within the academic community. However, alongside these benefits come significant operational, reputational, and legal risks that require coordinated and proactive management. These risks extend beyond injuries sustained in play or during travel; they encompass behaviours such as unsafe initiation ceremonies, inadequate governance, and overlooked duties in site management.

The changing landscape of student sport, informed by legal obligations, shifting cultural norms, and increased regulatory scrutiny, demand that universities and Students' Unions adopt clear, comprehensive, and collaborative approaches to insurance and risk. This document aims to clarify who holds responsibility for sporting teams, what insurance coverage is needed, how governing bodies such as British Universities and Colleges Sport (BUCS) and National Governing Bodies (NGBs) influence risk requirements, and how wider institutional responsibilities (such as those imposed by the Occupiers' Liability Acts) affect oversight.

Crucially, the guidance also addresses the growing concern surrounding student initiations, recognising them not merely as disciplinary or cultural issues but as safety risks with potential insurance and duty of care implications. The recommendations that follow are designed to support institutions in creating a safe, inclusive, and well-governed sporting environment that reflects both best practice and legal compliance.

Sporting Team Responsibility

Universities and their affiliated Students' Unions both play pivotal roles in managing student sport. In many cases, a university will provide physical infrastructure such as sports facilities and professional staffing, while the Student Union supports the operational side of club sport, facilitating registration, managing club finances, overseeing governance processes, and offering insurance and training.

In some institutions, the university retains full control of certain elite programmes, such as scholarship athletes or national-level teams, whereas in others, the Student Union has full oversight of recreational sport. However, many arrangements sit on a spectrum of shared responsibility. It is essential for universities and Student Unions to develop clear, written agreements, such as Service Level Agreements (SLAs) or by developing a Memorandum of Understanding (MoU), to establish who holds the duty of care, funding responsibilities, and legal liability for various activities. Without clear delineation, gaps in risk ownership can arise, potentially undermining compliance and insurance validity.

Core Insurance Requirements

For university sport to operate safely and responsibly, several types of insurance are considered essential.

- Public Liability insurance provides protection in the event that injury or property damage occurs to third parties, whether spectators, opposing players, or members of the public, during training sessions, matches, or other club activities. This is often covered by the Student Union for its affiliated clubs.
- Employers' Liability insurance is a legal requirement under the Employers' Liability (Compulsory Insurance) Act 1969¹. Any club or institution employing staff, including paid coaches, administrative assistants, or contracted officials, must hold this coverage to protect against injury or illness sustained in the course of employment.
- Professional Indemnity insurance offers protection where club leaders or coaches provide advice, instruction, or risk management guidance that is later challenged in the event of harm. This type of cover helps shield volunteers and professionals from litigation where it is alleged that their guidance caused loss or injury.
- Personal Accident insurance provides a direct benefit to participants themselves, supporting recovery following an accident. This may include lump sum payments for fractures, hospitalisation, or permanent disability.
- Equipment insurance offers financial protection against the loss, theft, or damage of club-owned assets, from kits and protective gear to boats and electronic equipment.
- Finally, clubs participating in overseas events must have adequate travel insurance. This should include cover for emergency medical care, repatriation, cancelled flights, delayed baggage, and loss or damage to sporting equipment.

Additional Insurance Considerations

In addition to standard provisions, certain clubs and activities require supplementary insurance based on their level of risk, travel schedule, or asset profile.

For example, clubs that travel internationally must secure specific travel insurance. This should include emergency medical and repatriation coverage, trip interruption or cancellation protection, and adequate insurance for transporting valuable equipment.

High-risk sports, such as rugby, martial arts, water sports, equestrian disciplines, or climbing, can sometimes be excluded from general policies due to the increased likelihood of injury. In these cases, institutions must ensure

that either the student Unions cover extends to these sports or that individual clubs obtain bespoke insurance.

Sporting events open to the public or involving contractors may necessitate temporary event insurance, offering broader liability protection. If clubs employ or contract third parties, such as external coaches or personal trainers, they should confirm that these individuals carry their own professional liability cover or are included within institutional policies.

Valuable equipment may exceed limits set by umbrella policies. In such cases, it is prudent to seek additional cover from insurers that specialise in amateur sport

Role of NGBs and BUCS

NGBs are the regulatory authorities for individual sports in the UK. Clubs often affiliate with their relevant NGB to access official competitions, coaching accreditation schemes, and insurance schemes. As part of affiliation, many NGBs provide public liability and basic personal accident insurance.

However, such cover may only apply under certain conditions. For example, it may only be valid during officially sanctioned events or training sessions. It may not extend to informal training, recreational play, or non-sporting events such as socials or fundraisers. Likewise, few NGB policies include travel insurance or high-value equipment protection. Clubs should always seek written confirmation of the specific risks covered and check for exclusions or claims limits.

BUCS is the overarching body for university-level sport in the UK. Representing over 160 institutions, BUCS organises domestic league competition, individual championships, and international representation at the FISU World University Games². Participation in BUCS competitions requires club registration, eligibility compliance, and institutional membership.

BUCS itself does not provide direct insurance to participating teams. However, it mandates that institutions ensure proper cover is in place. This means clubs entering BUCS leagues must meet NGB insurance requirements and, where necessary, supplement this with institutional or third-party insurance.

Personal Accident Insurance

Personal Accident cover is designed to financially support individuals who sustain injury as a direct result of their participation in a university club. Coverage can include lump-sum benefits for broken bones, hospital stays, permanent disability, emergency dental treatment, and, in enhanced policies, temporary loss of income.

Many Students' Unions offer baseline Personal Accident insurance as part of club registration. Similarly, some NGBs include Personal Accident cover for affiliated athletes. However, benefit levels in these policies are often modest. They may not provide sufficient support for students with financial obligations, such as rent or part-time employment.

For sports involving a higher risk of injury, it may be appropriate for the club to purchase enhanced cover on behalf of its members or for students to be given the opportunity to opt in to a supplementary personal accident policy with a higher tier of benefits. This is especially important for clubs involved in contact sports, acrobatics, or activities where head injuries and musculoskeletal trauma are more likely.

Governance and Risk Management

Club governance is central to insurance compliance. Committees must take proactive measures to ensure the accuracy of their documentation and the safety of their members. This includes verifying all participants are correctly registered, ensuring coaches hold appropriate qualifications and insurance, and maintaining up-to-date written risk assessments for all activities.

Clubs must have incident reporting procedures in place and submit reports promptly if an accident occurs during training, competition, or travel. Accurate incident data supports valid insurance claims and provides evidence of responsible club management.

Institutions and SUs are responsible for enabling effective governance by offering structured training, guidance materials, and templates. Policies should clearly outline the process for obtaining insurance, recording injuries, and escalating concerns. Formal club reaffiliation processes should include an annual insurance review to ensure all participating clubs are appropriately covered.

Responsibility and Insurance

Clarifying Organisational Responsibility

To establish whether a club is the responsibility of the university or the Student Union, institutions should complete a structured review:

1. Audit all university sports clubs by creating a comprehensive inventory and categorising them based on affiliation, funding, and activity oversight.
2. Examine key documents, including the Students' Union constitution, club affiliation policies, and any legacy agreements or insurance schedules.

3. Map operational inputs by identifying which organisation provides coaching staff, facility access, funding, insurance, and administrative support.
4. Hold collaborative discussions with relevant stakeholders including Student Union officers, institutional legal teams, insurers, and club leaders.
5. Formalise the outcome in writing through a memorandum of understanding or service level agreement that outlines responsibility for risk management and insurance procurement.

Insurance Oversight by the Responsible Entity

Once responsibility is defined, the relevant organisation must take active steps to ensure suitable insurance protection:

1. Conduct a detailed risk assessment of each sport to identify common hazards, injury rates, and participation contexts (e.g. indoor, outdoor, travel, contact).
2. Review existing policies for accuracy, scope, limits, and exclusions, ensuring no overlap or under-insurance exists.
3. Benchmark insurance arrangements against peer institutions and sector standards, including BUCS guidance and NGB requirements.
4. Engage a specialist insurer or broker to tailor a suitable package of cover.
5. Communicate cover details to clubs clearly, outlining what is automatically provided, what requires opt-in, and what activities are not covered.
6. Undertake an annual review of insurance and risk documentation, timed to coincide with reaffiliation and budgeting process.

University Responsibilities as Site Manager

Universities that own or manage sports facilities are legally recognised as "occupiers" under the Occupiers' Liability Act 1957³ and the Occupiers' Liability Act 1984⁴. These Acts impose a duty of care on institutions to ensure that all individuals, lawful visitors and, in some cases, trespassers, are reasonably safe when using their premises for the intended purpose.

This duty includes the responsibility to maintain sports facilities in a condition that does not pose unreasonable risk. Universities must ensure that playing surfaces, changing rooms, lighting, and equipment are inspected regularly and maintained to a safe standard. Hazards, such as uneven ground or faulty goalposts, should be addressed promptly, and where complete removal is not feasible, appropriate signage should be provided to warn users.

Further responsibilities include controlling access to sports facilities to prevent unauthorised or unsafe use, providing emergency signage and procedures (e.g. for first aid or evacuation), and managing crowd safety during events. In situations where the premises are made available to the Students' Union or other external users, the university retains a duty to exercise reasonable care over the condition of the facilities and must therefore ensure users have appropriate insurance and abide by safe usage protocols. Even where operational responsibility is delegated, liability can arise if the university knew or should have known about a risk and failed to act.

Public liability insurance held by the university must be reviewed to confirm that it adequately covers claims arising from injuries on institutional grounds, particularly if facilities are shared with non-university users, spectators, or participants not covered by Student Union or NGB insurance.

Initiation Ceremonies

Overview and Cultural Context

Initiation ceremonies, also known as hazing, have historically been associated with university sports teams, particularly in high-profile or traditionally male-dominated disciplines. These events are often framed as bonding rituals or rites of passage, but in practice, they frequently involve coercive, degrading, or dangerous behaviours. Common features include excessive alcohol consumption, forced nudity, humiliating tasks, and physical endurance challenges.

While some initiations may appear light-hearted, others have resulted in serious harm and, in tragic cases, death. The 2016 death of a Newcastle University student following an alcohol-fuelled initiation event prompted national scrutiny and catalysed a sector-wide response⁵. Such incidents have highlighted the need to treat initiations not only as disciplinary issues but as significant risks to student welfare, institutional reputation, and legal compliance.

Emerging Trends

Despite increased awareness and policy interventions, research suggests that initiations continue to occur, often in more secretive or off-campus settings. Social media has amplified the pressure on clubs to stage increasingly extreme or performative events, sometimes escalating the risk of harm. A 2021 Universities UK (UUK) briefing noted that while the frequency of initiations may not be rising, the severity and complexity of the behaviours involved are increasing, particularly in relation to alcohol misuse and social exclusion⁵.

The CHANGES research programme, led by Professor Moira Lafferty at the University of Chester, found that many students still perceive initiations as a cultural norm, despite institutional bans. The programme's studies revealed that initiations are often justified by myths around team cohesion - myths that the research has empirically debunked⁶.

Consequences and Risks

The consequences of harmful initiations are wide-ranging. Physically, students may suffer from alcohol poisoning, injury, or assault. Psychologically, initiations can cause trauma, anxiety, and long-term mental health issues. Socially, they often reinforce exclusionary dynamics, particularly for students from underrepresented or neurodivergent backgrounds.

From a governance perspective, initiations can breach institutional codes of conduct, equality and inclusion policies, and safeguarding frameworks. Clubs found to have engaged in such practices may face sanctions including suspension, disbandment, or loss of funding. Individual students may be subject to disciplinary action, including expulsion. Institutions may also face reputational damage and potential liability if they are found to have failed in their duty of care⁵.

Institutional and Sector-Wide Responses

In response to these risks, several national initiatives have emerged. The CHANGES Programme (Challenging Hazing and Negative Group Events in Sport), developed by Professor Lafferty, is a research-informed intervention that uses workshops to challenge harmful initiation practices and promote inclusive team building. Since its launch, CHANGES has been adopted by over 40 UK universities and has reached more than 20,000 student-athletes⁶.

British Universities and Colleges Sport (BUCS) has introduced an anonymous reporting tool to allow students to report concerns about initiations without fear of reprisal⁷. BUCS also works with member institutions to investigate incidents and promote safe participation in university sport.

Universities UK (UUK), in collaboration with Newcastle University, published a sector-wide briefing in 2021 recommending that institutions adopt clear definitions of initiations, embed preventative education, and implement proportionate disciplinary processes. The guidance also emphasises the importance of cross-institutional collaboration and behavioural change strategies to address the root causes of harmful group dynamics⁵.

Recommendations for Universities and Student Unions

To address initiation-related risks effectively, institutions and Students' Unions should:

1. Adopt a clear, university-wide policy that defines and prohibits initiations, including examples of coercive or harmful behaviours.
2. Deliver annual training to club leaders and Student Union officers on safe socialising, inclusive leadership, and the risks of hazing.
3. Embed structured interventions such as the CHANGES Programme into club induction and leadership development processes.
4. Enable anonymous reporting mechanisms, ensuring students can raise concerns without fear of retaliation.
5. Monitor club culture through surveys, incident data, and staff engagement with team captains and welfare officers.
6. Promote inclusive alternatives to initiations, such as alcohol-moderate, accessible, and neurodivergent-friendly social events that foster team cohesion without risk.

By addressing both the cultural and regulatory dimensions of initiations, institutions can create safer, more inclusive sporting environments that reflect their values and legal responsibilities.

Summary

To mitigate the full range of risks associated with university sporting teams, including physical harm, legal liability, cultural misconduct, and reputational damage, universities and Student Unions are advised to adopt the following actions:

- Clarify governance and legal responsibility for each club or team through structured reviews and formal agreements. Clearly establish whether the university, Student Union, or both entities are accountable for insurance and safeguarding.
- Maintain a comprehensive insurance framework that includes core cover types (public liability, employers' liability, professional indemnity, personal accident, equipment, and travel insurance) and addresses sport-specific or high-risk scenarios. Avoid over-reliance on NGB policies by verifying scope and exclusions.
- Ensure BUCS and NGB compliance, confirming that all affiliated clubs meet the relevant regulatory and insurance expectations for participation in official leagues and events.
- Provide transparent and inclusive personal accident insurance, either through institutional block policies or optional top-up plans tailored to students' needs, especially in high-contact sports.
- Strengthen governance mechanisms, including annual training for club leaders, structured risk assessment

processes, incident reporting procedures, and institutional oversight of coach qualifications and event planning.

- Meet site management duties under the Occupiers' Liability Acts 1957 and 1984 by maintaining safe premises, documenting inspections, and ensuring third-party users are properly insured.
- Address initiation-related risk through zero-tolerance policies, education initiatives like CHANGES, anonymous reporting tools, and support for safe, inclusive alternative team bonding activities.

These combined measures support a culture of safety, inclusion, and regulatory compliance, ensuring that university sport continues to thrive without compromising the wellbeing of participants or exposing institutions to avoidable risk.

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1. Employers' Liability (Compulsory Insurance) Act 1969: <https://www.legislation.gov.uk/ukpga/1969/57>
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Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

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