

## The BCF Insurance Policy

A large percentage of the membership fees payable by the Belgian and Luxembourg clubs to the Belgian Cricket Federation go towards comprehensive third party liability and personal injury cover for players, umpires and coaches. The third party liability policy covers damage to property and bodily harm caused by the lawful actions of players, umpires and coaches at or on their way to and from a cricketing event organised by any of the member clubs of the BCF. The personal injury policy covers any additional medical expenses incurred by players playing for any of the member clubs of the BCF at a cricketing event or on their way to or from such an event. The policy therefore covers not only BCF league matches, but also friendly matches in which non-BCF registered players may be taking part.

A few examples:

1. A batsman playing cricket for Antwerp Cricket Club hits a very long ball for six from the clubhouse end which lands through the windscreen of a passing car as it drives past the road end sight screen. The owner of the car was also injured when his car consequently veered into the ditch. When he regains consciousness, he claims damages and medical expenses from Antwerp Cricket Club for the damage to his car and the excess on his hospital bill. As a member of the Belgian Cricket Federation, Antwerp Cricket Club are covered for these expenses under the BCF Insurance Policy, even though the batsman in question was a guest player playing in a friendly match.
2. A batsman playing in a cricket match at Mechelen CC receives a vicious bouncer, rearing up off the seam in the pitch. The ball passes through the gap between his helmet and the visor and hits him between the eyes. The brain damage subsequently caused results in paralysis whereby the victim is confined to a wheelchair. On top of all relevant medical and hospital expenses, the victim receives a compensation payout of up to €30000.
3. An umpire is hit by a ball on the mouth and loses several teeth. He is covered for dental prosthetics for €500.

Below is a summary of the cover included in this policy.

### A. Third Party Liability

- bodily harm (per incident): € 5 000 000
- damage to property (per incident): € 620 000

### B. Civil and Judiciary Defence

- judiciary defence costs (per incident): € 12 400

### C. Personal Injury

- medical costs: 100% of the RIZIV scheduled fees.
  
- dental prosthetics
  - maximum per accident: €500
  - maximum per tooth: €125
  
- transport costs for the victim: as for worker's compensation
  
- funeral costs
  - for members aged 5 and over: €620
  - for members aged under 5: €7 500