

Otium



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Editor's letter

As the crisp autumn air hints at the approach of winter, we are thrilled to share with you this winter risks edition of Otium to help you navigate everything from Christmas parties to water-logged pitches in the best way possible.

We are also filled with huge pride and roaring with excitement about our main feature piece too. On 6 November, we marked the official launch of The British & Irish Lions 2025 jersey, with our name across the chest of this iconic shirt.

The British & Irish Lions are the heart and soul of rugby, uniting players and fans from across nations under one banner, creating moments of inspiration, courage, and teamwork. Being part of this journey as a Principal Partner is not just a sponsorship – it's a reflection of our shared values: resilience, strength, and unity. We are also pleased to feature a very special interview in this edition with none other than the legendary Gavin Hastings, one of the most respected figures in Lions history. Gavin's insights into the tour, the spirit of the Lions, and the journey ahead are not to be missed. We hope you enjoy reading this exclusive interview as much as we enjoyed putting it together.

Amongst all this excitement, we must not forget that we won't see these matches until summer 2025, and we've got to get through winter first! With the season comes new challenges for athletes, clubs, and communities alike, from unpredictable weather to event planning, and this edition of Otium is packed with the advice and insight you need to navigate these colder months confidently.

Climate change is more than just a headline; it's a real and present challenge, especially for grassroots sports. The changing climate is forcing us to rethink how we protect the future of sports at the community level. We take a close look at how grassroots clubs are adapting, and what you, as a player, coach, club official, or national governing body, can do to mitigate these risks.

As the festive season approaches, there's plenty to celebrate, but also lots to prepare for. Whether it's navigating liability concerns, managing large crowds, or simply getting ready for the cold, we're here to guide you through every step of the planning process. After all, the holiday season is a time for joy, not for last-minute surprises or preventable mishaps.

If you don't tend to play your sport in winter, now is the perfect time to start planning for your 2025 tours. We've collaborated with risk managers from Healix to give you expert advice on how to plan sports tours that are both safe and successful. From understanding local laws to securing the right travel insurance, our guide will help you make sure that your team is ready for anything.

It's also a pleasure to collaborate with our partners at Hiscox to give you a handy checklist and some pointers and tips on securing your clubhouse. From frozen pipes to storm damage, we cover the essential steps you need to take to protect your club's assets.

So, whether you're pulling on the new Lions jersey (you know we will be!), preparing for a festive event at your club, or just looking ahead to your next tour, we're sure there's something for everyone. From the Lions to your local rugby pitch, from the clubhouse to the boardroom, we're with you every step of the way.

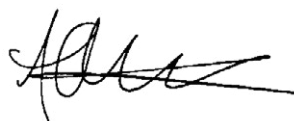
Enjoy this edition and have a wonderful Christmas and a very Happy New Year.

Warm regards,

Emma Tildesley
Head of Sport & Entertainment, Regions



Andy Goulbourne
Head of Client Service



Jersey



unveiled



and
Q&A
with

Gavin Hastings

The

As the Qatar Airways Lions Men's Tour to Australia 2025 approaches, one of the most eagerly anticipated moments is the official jersey launch, marking the beginning of an exhilarating rugby adventure. For Howden, as a Principal Partner and front-of-jersey sponsor for this Lions tour, this moment represents a key milestone in showcasing our passion for rugby and our dedication to the game, from pro to amateur.





jersey

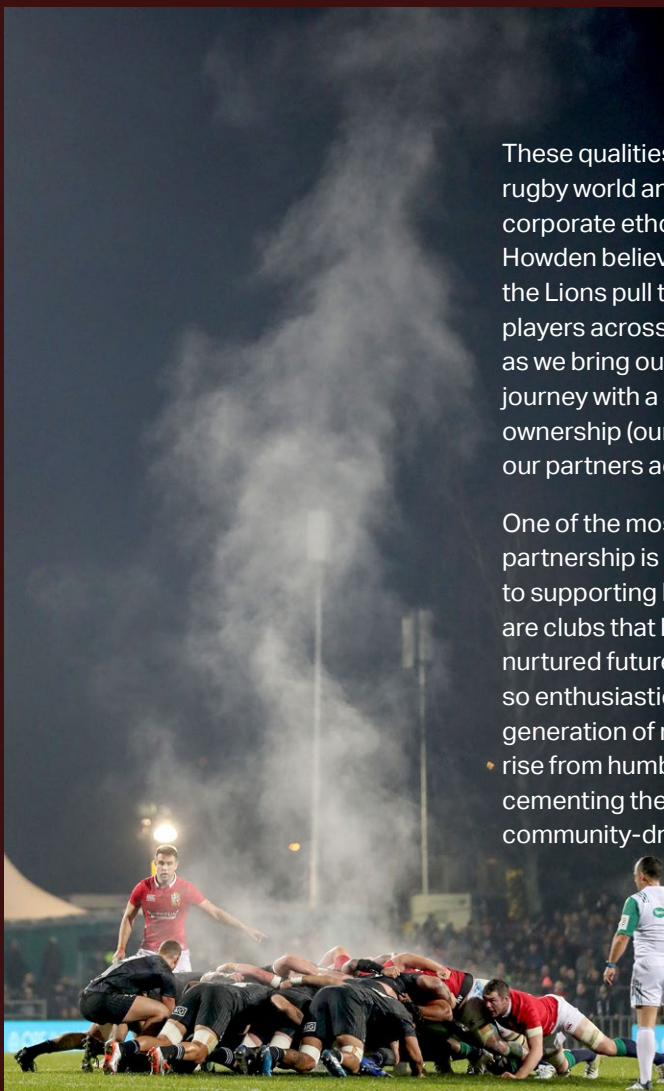
The significance of the jersey

For any sports team, the jersey is more than just a piece of fabric; it embodies the pride, unity, and tradition that the team represents. The British & Irish Lions jersey carries with it over a century of history and is worn by the best players from across England, Ireland, Scotland, and Wales as they take on the world's toughest opponents. For Howden, having our name on the front of such an iconic jersey is a significant and proud moment.

David Howden, Founder and CEO of Howden Group, expressed his excitement by highlighting the company's long-standing involvement in both community and professional sport; "We've been heavily involved in supporting rugby at all levels for more than a decade. The opportunity to partner with the Lions, a team that commands such respect and admiration globally, is truly a proud moment for everyone at Howden."

Shared values

The partnership between Howden and the Lions is founded on shared values of teamwork, integrity, and community spirit.



These qualities resonate both in the rugby world and within Howden's own corporate ethos. Much like the Lions, Howden believes in collective strength; the Lions pull together the strongest players across the UK and Ireland, just as we bring our talent into our company journey with a strong level of employee ownership (our largest shareholder) and our partners across the globe.

One of the most exciting aspects of the partnership is Howden's commitment to supporting Lions Origin Clubs; these are clubs that have produced and nurtured future Lions players. We are so enthusiastic about ensuring the next generation of rugby stars continue to rise from humble beginnings, further cementing the sport's inclusive and community-driven spirit.

The unveiling: a new chapter



The unveiling of the 2025 British & Irish Lions jersey symbolises the culmination of months of anticipation and collaboration between the Lions and Howden. It is a moment of pride, not only for the players and fans, but also for Howden.



As CEO David Howden puts it: "As longstanding supporters of the game, we're delighted to play our part in what's sure to be an incredible tour for players and fans alike. I can't wait to see tens of thousands of Lions fans proudly wearing these legendary jerseys and forming part of the infamous "Sea of Red" in some of Australia's most iconic sporting stadia."

This jersey launch marks the start of a four-year journey in supporting the Lions through not only the Mens' 2025 tour, but also through community initiatives and new frontiers like the Title Partner of The Howden British & Irish Lions Women's Series in New Zealand 2027. As The Lions embark on their quest for glory in Australia, Howden will be there every step of the way.



Gavin Hastings is an unforgettable figure in rugby history. Over his distinguished career, Hastings earned 61 caps for Scotland, 20 of which as captain, and scored over 700 points, solidifying his place as one of rugby's greatest fullbacks.

Gavin Hastings



Memories of a Lions legend

But beyond his success with Scotland, Hastings was proud to be a part of The British & Irish Lions squad, where he played in two tours – the 1989 tour to Australia, and the 1993 tour to New Zealand, which he was proud to Captain.

To celebrate the jersey launch for the upcoming 2025 tour, and as one of Howden's ambassadors and an all-round Lions legend, we spoke to Gavin about his own Lions experiences. From the challenges of captaining a squad from across the British Isles, and what it means to be part of the Lions' legacy.

Q. What are your fondest memories from your time with The British & Irish Lions?

A. My first Lions Tour was in 1989 to Australia, and it was an incredible experience. The Lions hadn't toured for six years, and the anticipation was intense. This was the first dedicated Lions Tour to Australia, as previously the Lions had only stopped in Australia on the way to New Zealand for test matches and such, so we were all just so excited to be there. Most of us were amateur players, taking time off work, and it felt like a huge adventure.

On this first Tour, we really felt like a bunch of guys that were well meaning amateur rugby players. I think you have to remember as well that the Lions hadn't toured for six years at this point due to the previous tour to South Africa being cancelled, so no one really in the squad had the experience or the knowledge as to what being part of The British & Irish Lions looked like.

We were excited to be going to the other side of the world and just having a lot of fun – training every day in great conditions. Outside of rugby, we were snorkelling in the Great Barrier Reef, taking boat trips out of Cairns, it was amazing. What's crazy is that on this first Tour for me, and, as I said, the first Tour in six years, we won. But we didn't just win – we were successful against a team who would go on and win the World Cup less than two years later (Australia) – a side that albeit with two or three changes, then won the Rugby World Cup. How mad is that? Whilst this achievement is huge, our 1989 Tour wasn't just about the rugby; it was about being in the moment and enjoying the experience together. Of course, we trained hard, but there was also plenty of time to relax, unwind, and bond over a few beers, as rugby players did back then.

“ As a Captain, it's essential to be flexible and adaptable. You never know what might happen, so you hope for the best, but prepare for the worst.



Q. As a Captain of the Lions on the 1993 tour to New Zealand, what were the biggest challenges you faced leading a squad composed of players from four different nations?

A. The biggest challenge was probably the unpredictability of a Lions Tour. Injuries, loss of form – these can all throw things off. As a Captain, it's essential to be flexible and adaptable. You never know what might happen, so you hope for the best, but prepare for the worst.

Having been to New Zealand on a number of occasions before with Scotland was an advantage for me. I knew the intensity of their rugby culture, and I understood our rivals, which gave me some insight. The challenge was balancing that knowledge with the need to ensure the squad stayed united and focused.

On the 1993 Tour, we just were not quite good enough and the margins at the top of international sport between winning and coming second are so small – the same bunch of guys might have gone back another time and had bad luck with injuries or loss of form and there might have been a different result, but the most important part was always keeping morale up.

Being Captain can be a relentless job, honestly – managing your own performance whilst looking out for your teammates and keeping that drive going even when things aren't going the team's way. As a Captain, you've got those additional pressures of speaking to the press, standing up at functions, and looking after the team, and it all adds up. By the end of the Tour, I was pretty tired from all of those responsibilities, but it was a privilege to lead such a remarkable group of players.

Q. What is it about the Lions' ethos and culture that separates it from any other rugby experience?

A. The Lions are truly unique. It goes without saying that you're playing with the best of the best in that squad. Every time you turn up for training and put on your match jersey, you really have to be totally committed to the here and the now, to the present, and give your all. When the Lions are successful, that's when all the players from the individual four teams put their biases and national rivalries aside, alongside all of their individual targets and personal ambitions. This all goes to the wayside for the greater good of the team.

Success with the Lions comes when everyone sacrifices for the collective effort. If someone else is playing better than you, you accept it for the good of the team. It's not about individual glory – it's about the squad achieving something together. That team ethos, that camaraderie and sometimes selflessness when you know you're not playing to the best of your ability and sitting out so that someone who's performing above and beyond can take that try, is what makes the Lions experience different from any other in rugby.

Q. Are there any players from your Lions Tours that you developed a particularly close bond with, and how did that relationship impact the team dynamic?

A. Absolutely. One of the great things about a Lions Tour is the friendships you build with players from different countries. When you're playing for Scotland, you only face players from the other nations once a year, and you might have a quick chat or share a beer after the game, but you don't really get to know them. On a Lions tour, you're living together, training, playing, and going into battle side by side.

I formed close bonds with players like Rob Andrew, Jeremy Guscott, and Rob Jones, guys I didn't know that well before the Tour. But within days, we were bonding over our shared experiences and our drive to succeed. Those friendships last a lifetime, and that's one of the most special things about being a Lion.



“

It was about trust—
trusting your teammates,
trusting the coaches,
and trusting the process.
The better you get to
know your teammates,
the more instinctively
you play together.



Q. Teamwork is essential in a Lions Tour. What did you learn about collaboration with players from different rugby cultures and playing styles?

A. The coaches worked hard to devise game plans that brought out the best in the squad, but it was about more than just tactics. It was about trust—trusting your teammates, trusting the coaches, and trusting the process. The better you get to know your teammates, the more instinctively you play together.

Effective communication was key. We had to get on the same wavelength and put aside personal differences to focus on the team's goals. It's no different from business, really – when everyone is working toward the same objective, the results are much better.

Q. What aspect of your game improved the most due to your involvement with the Lions?

A. I'm not sure if my technical skills improved all that much, but my confidence certainly did. Playing alongside the best players across the UK and Ireland gave me a great sense of belief in myself. It was like I would look around and think 'wow, he's really good' and then realise that I'm on the same team as him – so I must be pretty alright too! The Lions taught me that I could perform at the highest level, and that sense of confidence stayed with me throughout my career.

Q. Looking back, is there anything you wish you'd known before your first Lions Tour that you'd pass on to players preparing for theirs today?

A. If I could give one piece of advice, it would be to commit fully to the experience. You'll never forget your time on a Lions tour, but it's so much sweeter if you're part of a winning team. Whatever it takes to win, just give everything you've got.

Personal disappointments like injuries or not being picked for a match will fade, but being part of a winning Lions team is something no one can ever take away from you.



Inco

protection



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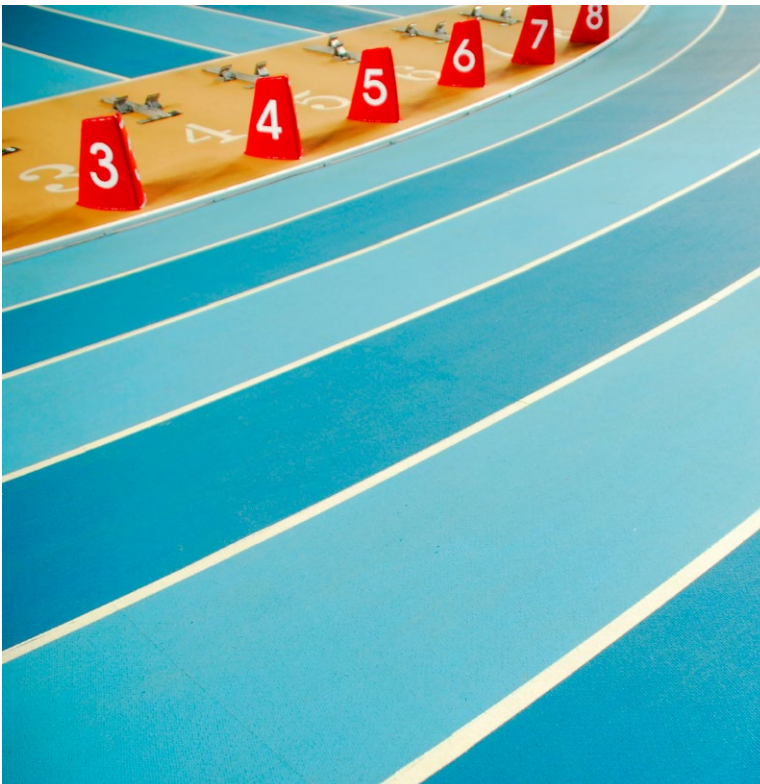
Sport follows us throughout life; from childhood weekend clubs, to keeping fit as an adult, to a sense of community as we get older. Whether played for leisure or competition, despite its benefits, participation in sport also carries

some element of risk which can sometimes be underestimated. The ways in which you can mitigate these risks, such as protecting your income, are not always fully understood or utilised.

Who's at risk?

Many sports enthusiasts, whether they play football, enjoy a round of golf, or participate in endurance sports, often believe that the primary risk they face is injury. They may assume that the most significant impact of a sports injury is the immediate physical affliction. Whilst the concern around injury is valid, the actual scope of risk extends much further.

For athletes, particularly those who are self-employed, on zero-hour contracts, or part of single-income or single-parent families, the financial repercussions of an injury can be devastating. It's not just about the player being out of action; it's about the potential loss of income, the financial and emotional burden on their families, and even wider effects on the community and their sports club.





Beyond the player

If the primary breadwinner is injured whilst playing sport, an inability to work can plunge the entire family into financial instability.

These families might rely solely on that person's income for daily expenses, mortgage payments, and other financial commitments. A report from Legal and General in 2022 revealed that the average household is just 19 days from the breadline¹, and with households potentially dependent on one income, this is a particular risk.

1 legalandgeneral.com/landg-assets/adviser/files/protection/sales-aid/Deadline-to-Breadline-2022-infographic

The impact of injury extends outside of a player's household too. It can extend to the sports club they belong to. Clubs may face a decline in membership as injured players leave the sport, which can lead to reduced revenue and potential for the club to struggle to sustain itself. This is a knock-on effect that can affect recruitment and retention, threatening the club's viability.

Although injury is the key issue in sport, everyone everywhere is at risk of losing income to a slip, trip, or fall – or long-term sickness that they didn't see coming. Income protection can cover all eventualities, whether it occurs in a sporting environment or in our day to day lives.

Self-employment and zero-hour contracts

In the UK, there are approximately 4.3 million self-employed people¹ and over one million on zero-hour contracts.² Individuals falling into this bracket do not have the safety net of sick pay or other employment benefits that full-time workers enjoy. If they are injured, their income stream can be cut off entirely. Without the cushion of income protection insurance, savings must be relied on – and 40% of the UK had less than £5,000 in savings in 2023.³

Consider the scenario of a self-employed tradesperson who plays football on the weekends. If they suffer a significant injury on the pitch, not only are they unable to play, but they are also unable to work. Their income stops, but their bills do not. For individuals in this situation, income protection can provide a financial lifeline, ensuring that they and their families are protected against the worst-case scenario.



1 [statista.com/statistics/318234/united-kingdom-self-employed](https://www.statista.com/statistics/318234/united-kingdom-self-employed)

2 [statista.com/statistics/414896/employees-with-zero-hours-contracts-number](https://www.statista.com/statistics/414896/employees-with-zero-hours-contracts-number)

3 [lvadviser.com/service/documentlibrary/get/ABACC042-0D97-4220-9652-9588D4FA8537/reaching-resilience-volume-2](https://www.lvadviser.com/service/documentlibrary/get/ABACC042-0D97-4220-9652-9588D4FA8537/reaching-resilience-volume-2)

Limitations of personal accident policies



National Governing Bodies (NGBs) for sports often provide personal accident policies for their members but these can sometimes be limited in scope. Personal accident insurance typically provides a fixed amount of compensation based on the severity of the injury. However, these amounts are usually capped and may not cover the true cost of the injury, especially when considering long-term implications such as mortgages, bills or ongoing medical expenses.

While personal accident policies are a step in the right direction, they do not cover all eventualities. Income protection insurance can offer a much more tailored and extensive safety net. This is crucial for amateur sports players who face a higher risk of injury, as well as those with dependents who rely on their income.

Their
income
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but their
bills
do not.



Illness vs. injury

So, how can sports players, their families, and sports clubs protect themselves against these wide-ranging risks? The answer lies in a holistic approach to financial protection, with protection policies playing a central role.

From a personal perspective, sports players need to consider insurance as part of their overall risk management strategy. Ultimately anyone can be impacted by life events – whether it's an injury or an illness, and whether you're a professional athlete, an electrician who works on site or an accountant who works at home – everyone can be impacted by an injury or an illness they didn't see coming.

Looking at LV= as an example, this life and pensions insurer paid income protection claims totalling £135 million during 2023, supporting more than 8,000 claimants and their families, paying 94% of all individual protection claims.¹

Nearly £17.2 million of these claims were regarding income protection for musculoskeletal issues (33%), cancer (23%) and mental health (15%) accounting for over two-thirds of all income protection claims. Claims for personal sick pay protection, which is designed for those in higher risk occupations and those who are self-employed, totalled almost £4 million with payments made to more than 1,100 individuals.

The youngest claimant was 17 and the top reasons for claims were musculoskeletal and fractures, making up 55% of these claims – both of which could easily come from playing sport, but also from accidents around the home or in an office.

LV= also found that the average working person is supporting 3 people with their income, and that 10% of working people support 5+ people financially.² This demonstrates just how many people are affected by the loss of one income – and whether playing sports or not, it's something that gives you a pause for thought.

It's not just crucial for the individual to consider insurance though – it's vital for clubs too. Encouraging members to consider personal insurance policies can help create a more resilient community and can aid recruitment and retention, as players feel more secure knowing that their financial wellbeing is safeguarded.

“ It's not just crucial for the individual to consider insurance though – it's vital for clubs too.

¹ lv.com/about-us/press/lv-protection-claim-payouts-hit-135m-in-2023

² lvadviser.com/service/documentlibrary/get/ABACC042-0D97-4220-9652-9588D4FA8537/reaching-resilience-volume-2



Tom, a 35-year-old rugby player and self-employed carpenter

Tom enjoys playing rugby on the weekends and is a key member of his local club. However, during a match, Tom suffers a serious knee injury that requires surgery and months of rehabilitation. As a self-employed worker, Tom's income relies on his ability to work, and without proper insurance, he faces months without income.

Fortunately, Tom had taken out income protection insurance. This policy provided him with a monthly wage while he was unable to work, allowing him to cover his living expenses and support his family. Without this coverage, Tom's family would have faced significant financial hardship, and Tom himself would have struggled with the stress of not being able to provide for them.





Protection for all

Income protection is not just about protecting sports players; it's about protecting their families, their clubs, and their communities. The risks associated with injury or illness extend far beyond the pitch, and without proper protection, the consequences can be severe.

For those involved in sports – whether as players, coaches, or club administrators – it's time to take a serious look at personal protection insurance. Don't wait until it's too late.

“ Don't wait until
it's too late.

If you have any questions about income protection insurance or would like to discuss your options, please get in touch with Howden Life and Health.

Call us on 0808 1411244 or email support@howdenlifeandhealth.co.uk. We're here to help you navigate the complexities of income protection insurance and provide protection on and off the field.

Written by
Michael Gardiner,
Senior Intelligence
Analyst, Healix

Touring with your

An aerial photograph showing a red running track with white lane markings. A person is running on the track. A large, dense green tree is in the foreground, partially obscuring the track. A blue light pole is visible near the tree. A small orange and blue structure is on the right side of the track.



The importance of pre-trip planning for sport tours

team

At Howden, we work closely with expert risk management partners to deliver a comprehensive range of services to our clients, ensuring they are well-equipped to manage potential challenges. As part of our commitment to thought leadership, we invite industry experts to share their insights on critical topics.

In this article, Michael Gardiner, Senior Intelligence Analyst at Healix, highlights the importance of pre-trip planning for grassroots sports teams and professional sports tours. Gardiner explores key risks, including natural disasters, crime, and unrest, that can disrupt a tour, and provides practical strategies to mitigate these threats. Effective risk management is essential for ensuring the safety and success of any sporting tour, and this article offers valuable advice to help teams plan with confidence.



Healix

Healix first began in 1992 when founders, Dr Paul Beven and Dr Peter Mason, set up a medical assistance provider built on clinical expertise. Today, Healix has expanded to bring risk management and healthcare services under one roof, providing a diverse suite of healthcare and risk management services, including security risk management, travel risk solutions, emergency assistance and medical support to organisations across the globe.

When going on tour, whether as a grassroots club or professional sports team, it is critical to account for numerous risks. It is strongly advised to conduct comprehensive risk assessments prior to travelling to mitigate what could impact your team. Poorly

planned itineraries can leave travellers more exposed to disruption and hazards, even in countries that are low risk. Some risks might have to be tolerated, as it is impossible to eliminate all travel risks, but reducing uncertainty and planning effectively will allow tour planners to act and react with greater confidence.



“ Poorly planned itineraries can leave travellers more exposed to disruption and hazards, even in countries that are low risk.

Specific risks are often dependent on the security and operational environments of a location, however, the following should be considered ahead of time for all travel and tour arrangements, given the potential for disruption, liability and/or danger.

Behavioural

Tour planners often operate under the assumption that those in charge of the trip will act in a perfect manner. In reality, anyone could misbehave while overseas, a factor that is one of the most difficult to control. According to risk managers surveyed by Healix in 2024, the main factor that influences someone's risk for travelling is behaviour, compared to the risk caused by the environment and identity of the traveller. This also means a 'one size fits all' approach is not as applicable given behaviour often comes down to individual characteristics and specific circumstances.

Most issues can be mitigated with clear communication and instructions about expectations – a code of conduct could be introduced. Considerations regarding appropriate behaviour, particularly if travelling to a country with a different culture, should be shared in advance. Training modules could also be considered to inform travellers about what to expect, including via an e-training platform to improve accessibility and maintain access, even while travelling.



Natural disasters

Natural disasters, which range from extreme weather to earthquakes, will continue to pose significant challenges for travellers. With climate change intensifying, the impact of extreme weather worldwide leaves sporting events and tours increasingly vulnerable, affecting people, equipment and venues alike. The recent flooding at AFC Wimbledon's Cherry Red Records Stadium in London on 23 September highlights how disruptive extreme weather can be for sport fixtures.

However, preparing for natural disasters is complicated by the diverse range of risks involved. The strategies required to soften the effects of wildfires, earthquakes and heatwaves, for instance, differ greatly, making it difficult to navigate the appropriate measures for each scenario.

Tour managers are encouraged to identify and understand the key risks linked to the event's location. For example, if the event is held in an active seismic zone, or where heatwaves are prone to occur, that initial risk identification process will position travellers in an advantageous position to prepare.

Outdoor sporting events are particularly prone to extreme weather conditions such as heatwaves, necessitating the need for contingency planning and considerations for personal safety, such as ensuring access to water and hydrating fluids and staying sheltered to minimise sun exposure where possible.

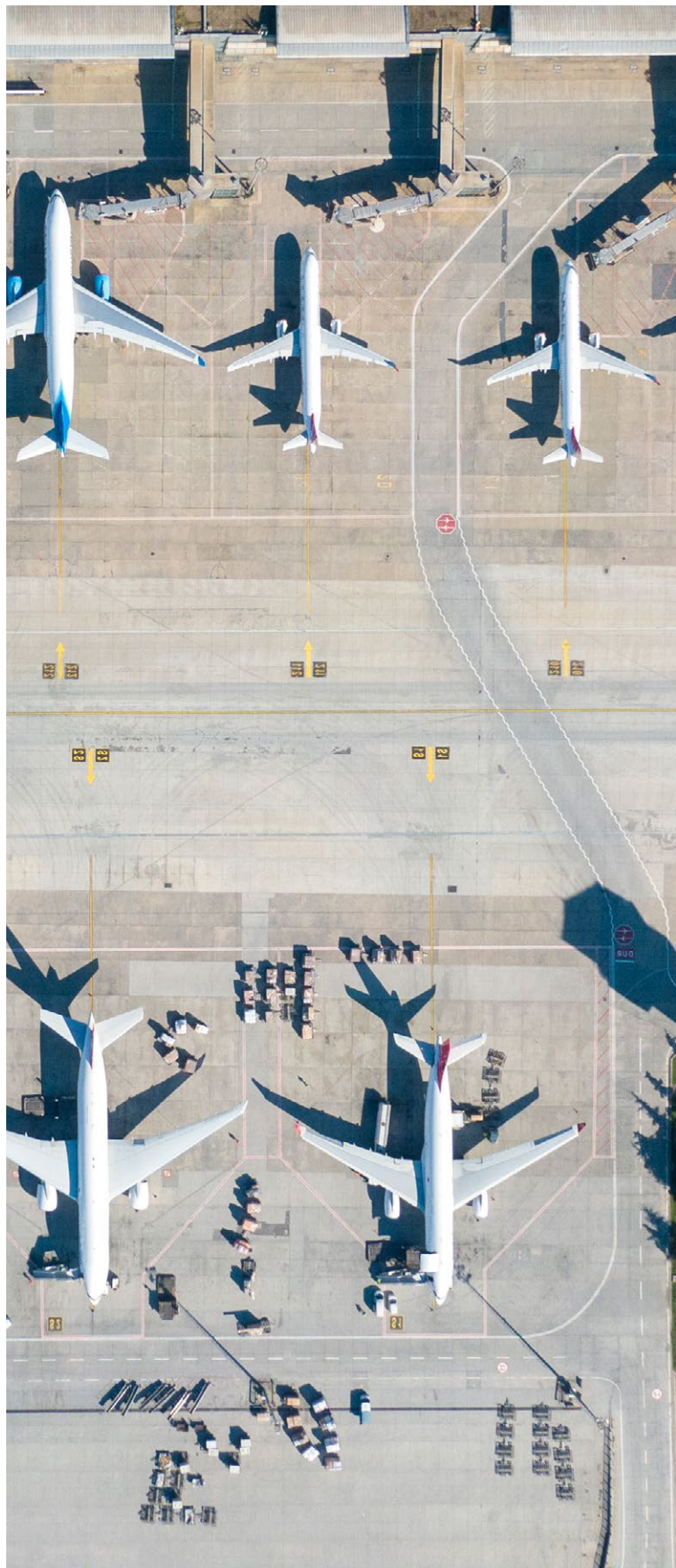
Contingency plans and closely monitoring official announcements are also key. Personalised thresholds for confirming travel should also be considered in the event of extreme weather regardless of official announcements.



Crime

The crime risk environment can vary greatly depending on the location. For example, there is a significant difference in planning for a rugby tour to Madrid, Spain compared to Cape Town, South Africa. A heightened level of situational awareness and understanding of the specific crime risk is often required when travelling to new locations. Tour planners could consider practical measures such as welfare checks in higher-risk locations.

Incident management procedures should be in place for a variety of crime types, so trip organisers and tour planners know how best to respond. Knowing who to contact is also important; establishing and sharing contacts for the local police and emergency services will be beneficial.





Unrest/strikes/ industrial action

Protest activity and strike action are capable of disrupting tour plans before they start. Widespread disruption was reported in Kenya during recent strike action at airports countrywide, including in Nairobi. While often difficult to plan for, understanding pre-existing drivers for public agitation and potential strike action will better prepare tour planners for the type of disruption they might encounter.

Maintaining flexible itineraries and having a knowledge of alternative travel providers is very useful in the event of disruption. Pre-booking with the ability to re-arrange travel at short notice gives a level of flexibility that can mitigate the risk of travel disruption. Monitoring developments and establishing triggers for changing travel plans means any assessment of tour viability is placed within a more organised approach.

Extremism

For most tour planners, extremism will be low on the list of priorities for a travel risk management plan. However, the introduction of Martyn's Law to the UK Parliament in September highlights the ongoing focus on strengthening public events and venues with extremism in mind. Larger events have certainly been impacted by extremist threats this year, including Champions League fixtures in April and Taylor Swift's concert in Vienna, Austria, in August, underscoring the persistent risks.

With tours in mind, whether domestic or international, planners will likely have to account for official assessments, venue vulnerability and national terror levels. With safety and liability in mind, planners will increasingly have to prepare for extremist threats. Planners should consider how to respond in the event of an attack and know where to find support. Venue logistics and staff recruitment might have to be adapted to meet risk management best practice.



“ Considering the variety of risks that could affect a tour reduces the noise and complexity on the ground. It might be the difference between a tour’s success or failure.

Planning ahead



Pro-actively preparing itineraries with a risk management lens allows for tour managers to take the initiative and provide a great experience for touring personnel. General best practice, including assessments of the security and operational risk environments, vetting accommodation providers and obtaining insurance, puts tour planners in an advantageous and more confident position to succeed. Considering the variety of risks that could affect a tour reduces the noise and complexity on the ground. It might be the difference between a tour's success or failure.

Michael Gardiner
Senior Intelligence Analyst



Michael Gardiner is a Senior Intelligence Analyst at Healix, working within the Healix GSOC (Global Security Operations Centre). He has a Master's degree in Strategic Studies from the S. Rajaratnam School of International

Studies (RSIS) and a BA (Hons) in International Relations from Victoria University of Wellington. Michael's role at Healix involves proactive risk management and crisis response assistance when the unexpected happens. He has also recently published articles about the risks of extreme weather and natural disasters, and how to mitigate and manage risk at major events.

Party



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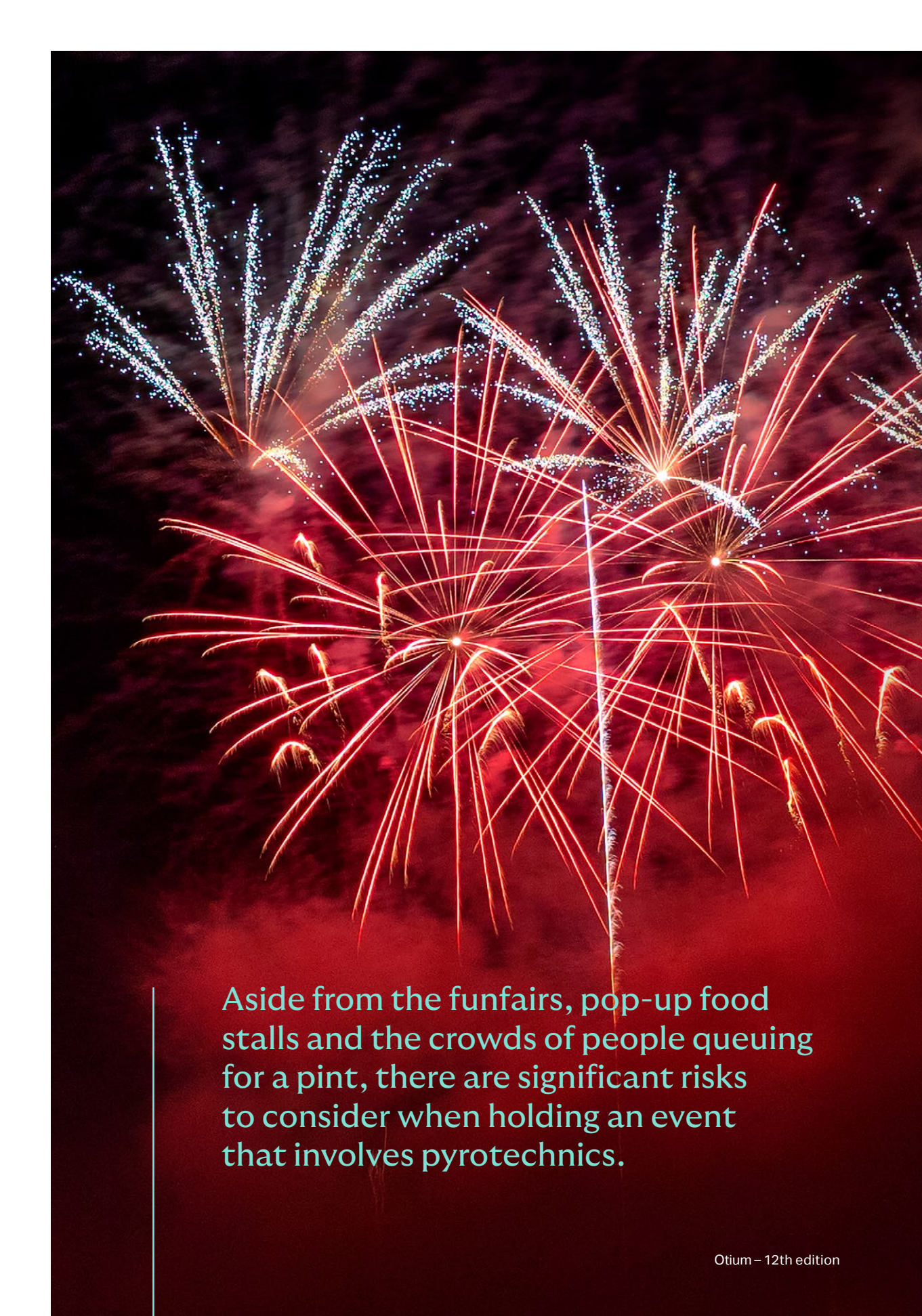


Prep and pitfalls

Bonfire night, Christmas parties, and New Year's Eve galas... the winter season promises a lot of joyous occasions and parties, and we're already in the full swing of it. Events like these require a venue, and this is where clubhouses look to make some extra profit. Whilst this can be a great idea, events like this also come with their own set of risks that, if not effectively managed, could lead to significant financial and reputational damage.

At Howden, it's our job to help you understand these risks and find the right coverage in place to protect you.

eason



Aside from the funfairs, pop-up food stalls and the crowds of people queuing for a pint, there are significant risks to consider when holding an event that involves pyrotechnics.



Fireworks, bonfires, and pyrotechnics

Winter events often include fireworks displays and bonfires, particularly around celebrations like Guy Fawkes Night, which has just passed, and New Year's Eve. Aside from the funfairs, pop-up food stalls and the crowds of people queuing for a pint, there are significant risks to consider when holding an event that involves pyrotechnics. Fireworks and bonfires are of course, inherently dangerous, with the potential to cause fires, injuries, and property damage if things get out of control. The key to mitigating these risks is thorough planning and strict adherence to safety guidelines. This includes ensuring that all fireworks and pyrotechnics are handled by qualified professionals, but even then, correct insurance cover should be in place, should anything unforeseen occur.

Many of us will remember the M5 pile-up causing the death of seven people and many more injured, due to a large plume of smoke engulfing the motorway in November 2011. In this instance, a fireworks operative was charged with failing to ensure public safety for a local rugby club firework display, after smoke from the event blocked the view of drivers which led to the pile-up of 34 vehicles.¹

¹ [theguardian.com/uk-news/2013/dec/10/fireworks-operator-not-guilty-m5-taunton-pile-up-crash](https://www.theguardian.com/uk-news/2013/dec/10/fireworks-operator-not-guilty-m5-taunton-pile-up-crash)

Having originally been charged with seven counts of manslaughter, and then charged of breaching health and safety rules, both charges were dropped, with the judge ruling that the defendant couldn't have anticipated the hazardous conditions. Despite this legal victory, the case underscores the complexities of liability in unforeseen circumstances, emphasising the need for appropriate coverage and legal protection for clients involved in potentially high-risk activities.

Aside from ensuring a professional is hired to put on your display, there are other rules that should be followed, for example, maintaining a safe distance between the display and spectators and having appropriate fire-fighting equipment on hand. Every insurer will have different regulations and different claims limits with this. One of our insurance partners, Hiscox, lists out some of the dos and don'ts they would expect clubs to follow:



Do's

- Have a written risk assessment in place. A first aider should be present with the risk assessment to hand.
- Notify all relevant authorities at least seven days before the event and obtain their permissions.
- All fireworks must be category F2 and F3 only and from a reputable supplier.
- Check all sub-contractors have appropriate liability insurance.
- Conduct appropriate checks on weather conditions prior to the event starting.
- Make sure all members of the public are at least 25 metres from the firework display area.
- Keep bonfires at least 25 metres from firework displays, 100 metres from premises, car parks, or storage, 5 metres from any trees or fencing, and give the bonfire appropriate safety fencing.

Don'ts

- Use airborne lanterns or sky candles.
- Let anyone untrained handle the fireworks – keep a written log of who is trained.
- Modify fireworks in any way.
- Use accelerants or flammable equipment on the bonfire.
- Leave the bonfire to go out by itself – douse it in water at the end of your event.



Remember, it's crucial to inform your insurer if you're planning any fireworks or pyrotechnic displays.

These activities are often considered high-risk, and your existing insurance policy may not cover them unless you've explicitly asked your broker to include them. Failing to notify your insurer could leave your club vulnerable to costly claims in the event of an accident – so it's always best to check.

You can find out more on our [firework advice here](#).



From festive gatherings and awards ceremonies to fundraisers and parties, slips, trips, and falls are the most common causes of injury claim.¹

As temperatures drop and outdoor conditions become more hazardous, the risk of accidents increases.² Outside, wet, icy, or snowy surfaces can quickly turn a simple walk across the club's grounds into a treacherous path. Indoors can often become more dangerous over the winter season too. With the holiday season comes spilled drinks, crowded spaces, and a lively atmosphere which can all contribute to a higher likelihood of slips and falls occurring.

What can you do to mitigate these risks and protect yourself and your club?

- Regularly check and clear pathways, ensuring that they are free from ice and snow. Use grit or salt to provide better traction and clearly mark any hazardous obstacles or puddles that have iced over.
- At social occasions, keep an eye on high-traffic areas like dance floors and bar areas to check they are free from spills and trip hazards. You could also consider some mats between outdoor and indoor areas to limit water and ice getting inside the clubhouse.
- It's also important to remember that accidents involving alcohol can lead to complicated liability claims. If someone slips and injures themselves after consuming alcohol at your event, your club could be held responsible. Remember that you do have a right to stop serving someone who appears drunk and disorderly.

The slippery slope of trips and falls

With the holiday season comes spilled drinks, crowded spaces, and a lively atmosphere which can all contribute to a higher likelihood of slips and falls occurring.



1 ecclesiastical.com/risk-management/preventing-slips-and-trips

2 hse.gov.uk/logistics/slips-trips-bad-weather.html



Rain rain, go away!

The British winter weather is notoriously unpredictable – if it's not icy, it'll probably rain! Whether it's windy storms or hail, weather can often lead to event cancellations, particularly for outdoor events; the impact of winter weather should not be underestimated.

Weather-related event cancellations can be particularly damaging for clubs that rely on the revenue generated from ticket sales as well as people utilising the bar or coffee stations. Be it a football match, netball tournament, or a large-scale community event, the financial implications of cancelling an event can be significant.

In November 2023, a large proportion of Suffolk was left water-logged after Storm Babet and Storm Ciaran's arrival, meaning many local firework displays were cancelled due to severe weather.¹

It's not just the event itself that could be the problem. Yellow and amber weather warnings for snow and ice across the Midlands, Yorkshire, Wales and Cumbria last December saw roads and railways affected, with police advising people to "only travel where necessary".² For clubs in these areas, whilst the club may not have been directly affected, the journey for supporters could have been severely disrupted, potentially resulting in claims for ticket refunds.

Cancellation or postponement can also be due to weather conditions like freezing fog affecting conditions on the ground and visibility on the pitch.³ In these circumstances, a tournament could be called off – and for some first teams or semi-professional clubs with ticketed entry, this could mean ticket refunds for spectators.

To protect against some of these financial risks, clubs should consider taking out event cancellation insurance. This type of policy can cover the financial losses associated with cancelling an event due to adverse weather conditions, ensuring that your club isn't left out of pocket, if the worst happens.

1 [bbc.co.uk/news/uk-england-suffolk-67303172](https://www.bbc.co.uk/news/uk-england-suffolk-67303172)

2 [bbc.co.uk/news/uk-67599938](https://www.bbc.co.uk/news/uk-67599938)

3 news.sky.com/story/uk-weather-5cm-of-snow-and-10c-possible-today-with-three-met-office-warnings-in-force-13020049

Renting your club out

Many sports clubs choose to rent out their facilities during the winter months to generate additional income from private functions, corporate events, or community gatherings. It's best to check your coverage and speak to your broker so you understand what is and isn't covered.

When renting out your space, you must make sure that your insurer is aware of this activity. Renting out your premises often falls outside the scope of standard insurance policies, which are typically designed to cover day-to-day club activities. If you fail to notify your insurer, you may find that you're not covered in the event of a claim.

Additionally, clubs should have adequate liability coverage in place to protect against potential claims from third parties. This includes public liability insurance to cover any injuries or damages that occur on your property, as well as employers' liability insurance if you have staff working during the event.

Finally, it's important to consider the specific risks associated with the type of event you're hosting. For example, a New Year's Eve party with alcohol and dancing presents different risks than a corporate meeting, or a children's party. By understanding these risks and ensuring that you have the appropriate coverage in place, your club can rent out its facilities with confidence.

Don't stop the party

Winter events offer sports clubs a fantastic opportunity to engage with their communities, celebrate achievements, and boost their finances. It is the party season – and your club and its members should enjoy every moment. These events come with a range of risks that must be carefully managed to avoid financial and reputational damage – with proper preparation, your parties can be an immense success!

Preparation, appropriate insurance coverage, and clear communication with your insurer can all help mitigate your risk. Whether you're planning a fireworks display, hosting a festive social event, or renting out your property, a quick note to your insurer can give you peace of mind.

For more information on how to manage winter event risks or to discuss your insurance needs, please contact us on sportsenquiry@howdengroup.com.

How the changing face of winter is impacting grassroots sport



and how to prepare

Climate change is having a growing impact on grassroots sport, changing the risk environment around the likelihood of storms and flooding, but there are measures that clubs can take to be better prepared as we head into winter.

Here we take an in-depth look at the background to the issue.



Why we should be concerned

When you think about the kind of conditions that normally lead to winter postponements or club closure in the UK, many people might put frost and snow at the top of the list.

Professional football's tradition to use a yellow ball in winter and a white ball in summer is part of that history.

But rising temperatures are leading to warmer, wetter winters and shifting the risk level.

Recent years have seen an increase in the ferocity of winter storms – and with it, a greater risk of flooding.

By the end of August 2024, the Met Office had already named 12 storms in the 2023-24 season, far higher than the average of six or seven.¹

When you consider storms are only named if they have the potential to cause disruption or damage which could result in an amber or red warning, that is a significant statistic which should make sports clubs sit up and take notice.

The Royal Meteorological Society warns this trend is unlikely to abate, saying: "Climate change has led to warmer coastal waters around the UK, less frost and snow, and shorter, less frequent cold spells. Our future winters will be milder, wetter and windier."²

1 metoffice.gov.uk/weather/warnings-and-advice/uk-storm-centre/index

2 rmet.s.org/metmatters/how-does-climate-change-affect-our-winters#:~:text=Climate%20change%20has%20led%20to,capture%20a%20beautiful%20winter%20wonderland

3 sportengland.org/news-and-inspiration/major-investment-help-sports-battle-climate-change

4 activesussex.org/news-and-campaigns/latest-news/sport-england-announces-45million-funding-as-part-of-new-environmental-sustainability-push/#:~:text=%E2%80%9CExtreme%20weather%20is%20increasingly%20making,opportunities%20increasingly%20cancelled%20and%20disrupted.

How are sports impacted?

There are many significant ways in which sport is being affected by climate change; so much so that Sport England is investing £45m to support the sector as part of a new environmental sustainability strategy called Every Move.³

The money will be used to help more people get active in nature, restore flooded sports pitches and help sports clubs become sustainable – to play their own part in fighting against climate change.

The strategy was inspired by an Activity Check-In report, which captures data on people's attitudes towards sport and physical activity, as well as the barriers they experience to being active. This report showed that three in five adults and children say extreme weather has had a negative impact on their ability to be active, including the cancellation of PE and games lessons for children.

Sport England chair Chris Boardman said: "There is no doubt that our changing climate is already impacting our opportunities, motivation and ability to be active.

Extreme weather is increasingly making it difficult for us to live healthy, active lives by creating a 'doom loop' where people become less motivated and more fearful of injury, with sporting opportunities increasingly cancelled and disrupted."⁴

A consultation by Sport England showed:

- 4 in 10 organisations are being affected by weather-related interruptions to play or participation.

The updated Game Changer II report by the Climate Coalition was published this year and suggested the impact is not restricted to winter sports.

An increase in summer thunderstorms observed between 1990 and 2016 could impact summer sports, too.





Our future winters
will be milder,
wetter and windier.



Examples by sport include:

Football

- The FA has estimated that 120,000 football games will be lost each year as climate change hits hard. A third of community pitches are already unplayable for two months of the year due to flooding.¹
- According to fresh research by sporting equipment firm Forza, 92% of clubs experienced match cancellations due to adverse weather over the past year (2023-2024).²

Cricket

- 132,644 overs lost to rain in 10 seasons between 2013 and 2023 in county cricket.
- 44% of cricket spectators and players are worried about the impact on the sport due to weather extremes, according to the Game Changer II report.³

Rugby

World Rugby's latest report⁴ has identified six major climate risks which could impact the sport if global average temperatures were to reach levels of +2°C above a pre-industrial level (and we are already at 1.1°C above). The report covered 10 countries in both hemispheres, from England to India, Japan, Australia and Fiji. The impacts include:

- Increased humidity which can impact athletes and also cause issues for the growth of some grass varieties.⁴
- Rising sea levels and flash floods could leave stadiums inaccessible for extended periods of time, with 11% of the 111 stadiums in the report likely to see an increased annual submersion risk.
- Severe cold weather can provide a source of discomfort, impair sporting performance, and predispose to cold injury if ill-prepared for.⁵

1 sportengland.org/news-and-inspiration/major-investment-help-sports-battle-climate-change

2 <https://sportsnation.org.uk/grassroots-football-92-of-clubs-cancel-games-due-to-unplayable-grass-pitches>

3 <https://basis.org.uk/resource/game-changer-ii>

4 <https://blog.metoffice.gov.uk/2024/07/26/tackling-climate-change-issues-in-the-future-of-rugby>

Golf

- Coastal erosion and flooding are both significant risks for golf clubs. More than one in six of Scotland's 600 golf courses are located on the coast, for instance.
- Climate Coalition says sea levels have risen by an average of between 15-20cm around the UK since 1900 and could rise by a further 50-100cm by 2100.
- 73% of golf course managers, green keepers, committee members and trustees described flooding from significant rain events as a real threat to golf, with 90% expressing concern, according to the Game Changer II report.
- In a survey by Golfshake.com, 89% of people say their club was closed more often than normal due to flooding in Winter 2023/24.⁶

Equine

- Climate change can impact your horse's health. Increased temperatures in the summer can cause them to overheat, whilst flooding in winter can increase insect populations, resulting in infection.
- In winter, standing in mud or pools of water can lead to foot and hoof problems.⁷

⁵ world.rugby/the-game/player-welfare/guidelines/cold-weather

⁶ golfshake.com/news/view/20193/Revealing_Just_How_Tough_This_Winter_Has_Been_For_Golfers.html

⁷ <https://thehorse.com/1118473/how-weather-affects-equine-disease>



Tennis

The Lawn Tennis Association (LTA) has launched its Environmental Sustainability Plan to help tennis clubs tackle climate change.

British player Cameron Norrie says: "Changes to our climate and environment are the greatest challenge we face globally, and we have already begun to see the impact on tennis. It's important that we all play our part, however big or small, to ensure that tennis is here to enjoy for generations to come."

Impacts for tennis clubs include:

- Flooding of outdoor courts and loss of revenue due to club closure
- Storm damage to courts and clubhouse
- Increased risks for members such as slips and trips from wet surfaces, or rising temperatures increasing risk of heat stroke, or even courts cracking from extreme heat and creating hazards

Winter sports

Warmer winters are a major threat to winter sports which rely on heavy snow to provide the right conditions.

- The US ski industry has lost more than \$5bn over the past two decades due to climate change, according to one report, leading to an increasingly short ski season.¹
- The International Ski Federation delayed the start of the season in Europe by a week last year because of a lack of snow.²

Our partners at Fill Your Boots, a community rugby platform, also mentioned how climate change is impacting their sport too. Sean Phelan, founder of Fill Your Boots, commented: "Grassroots rugby clubs are on the frontlines of the changing climate, experiencing firsthand the dilemmas posed by harsher winters and unpredictable weather patterns.

Many are struggling with waterlogged pitches, increased cancellations due to storms, and the cost of maintaining facilities in extreme conditions. These challenges go beyond just rescheduling games – they threaten the community spirit and player development that grassroots rugby thrives on. Clubs are now forced to balance immediate operational issues with long-term sustainability efforts, all while ensuring the safety and wellbeing of their players."

We spoke to Club Management Association of Europe (CMAE) Commercial Director, Craig Cotterill, about some of these impacts:

"Over recent years, climate change has reshaped golf in the UK, with erratic weather patterns, increased flooding, and rising temperatures altering course conditions and challenging both players and course management alike.

With unpredictable seasons and shifting weather patterns, club managers face increasing challenges in maintaining course quality, as traditional schedules for scheduled maintenance and preparation no longer align with the modern changing climate, demanding more adaptive and responsive strategies.

¹ theguardian.com/environment/2024/mar/02/ski-resorts-snow-global-warming-study

² theguardian.com/environment/2023/dec/26/ski-resorts-battle-for-a-future-as-snow-declines-in-climate-crisis

“ These challenges go beyond just rescheduling games—they threaten the community spirit and player development that grassroots rugby thrives on.

This means future challenges for golf clubs in managing climate change risks will revolve around balancing course preservation with biodiversity, sustainability as well as extreme weather events, water shortages, and evolving environmental regulations demand innovative solutions and long-term resilience."

The ultimate conclusion is that sport is at risk from the impact of climate change and clubs at all levels should have plans and mitigation in place to be ready – not only for the future but right now.

Of course, there is a big part for clubs to play in reducing their own carbon emissions. Many clubs and associations are producing sustainability reports, publishing net zero roadmaps and encouraging members to play a part in that journey.

Mapping out the risks to your club in the event of a storm, flooding or extreme heat is crucial; these events can all lead to economic loss, whether through damage to buildings and equipment or to business lost when facilities are closed, and fixtures postponed.

Even more importantly there is the potential for greater impact to club members if clubs are not prepared. All the way from the risk of fire and storm damage to slips, trips and falls in icy conditions.

Please contact sportsenquiry@howdengroup.com to speak with one of our team to check your insurances are up to date and fully covered in preparation for winter.

Preparing your clubs



for

Preparing a premises for winter risks is essential in the safety of employees, protect assets, and maintain operations during cold and severe weather.



winter

So, the big question is what should grassroots clubs be doing to be ready in a world in which climate change is leading to increased risk of adverse weather?

Howden's insurance partner Hiscox has joined forces with occupational and safety experts Praxis42 to launch the Hiscox Risk Academy, a free online portal for policy holders designed to help clients understand their risk environment.

It includes an extensive library of compliance training, risk assessment tools, ready-to-use templates and documents and an Ask the Expert service.



Insulation and weatherproofing

Here, with their help, we assess the actions that sports clubs can take to be ready when winter sets in:

- Inspect doors and windows for draughts and repair or replace weatherstripping as needed.
- Check for insulation gaps and add insulation where necessary.
- Where appropriate, seal any cracks or gaps in the building's exterior to prevent heat loss.

Roof and gutters

- Inspect the roof for damage or leaks and make necessary repairs.
- Clean gutters and downspouts to prevent ice dams.
- Consider installing heating cables on the roof to prevent ice buildup.

Pipe protection

- Insulate exposed pipes to prevent freezing and bursting.
- Identify shut-off valves for the main water supply and make sure employees know how to use them in case of a pipe burst emergency.
- Where appropriate, maintain a flushing programme for little or unused water installation that cannot be isolated.





Building security

- All locks, security systems and surveillance cameras should be functioning correctly.
- Consider additional security measures during the winter months when the building may be more vulnerable.

Safety equipment

- Check and maintain fire safety equipment, including smoke detectors, fire alarms, and sprinkler systems.
- Exit paths must be clear of snow and debris paths are clear of snow and debris.
- Have a supply of emergency lighting and batteries available.

Snow removal and de-icing

- Arrange for snow removal and de-icing services or equipment if you don't have the capacity to handle it in-house.
- Create a schedule for regular snow and ice removal.

Exterior maintenance

- Trim tree branches that may pose a risk of falling on the building during heavy snow or ice.
- Secure loose items and signage that could become dangerous in high winds.



Communication plan

- Establish a means of communication for notifying employees, clients, and suppliers of any weather-related closures or delays.
- Route of information transmission should be accessible and reviewed regularly to maintain accuracy.
- Establish a provision for weather related concerns to be communicated, where necessary, to a building manager.
- Provide a memorandum to inform employees of the use and necessity of the communication system.

Documentation

- Maintain a record of all winter preparation and maintenance activities for insurance purposes and liability protection.
- Documentation or information which may be intended to assist in emergency services on the premises should remain current and accessible.

Emergency supplies, generators and contacts

- Stock up on emergency supplies like rock salt, sand, shovels, and snow blowers for snow and ice removal.
- Fire extinguishers should be in a good condition and properly placed.
- Test that backup generators are operational in case of power outages.
- Keep an adequate supply of fuel on hand for generators.
- Compile a list of emergency contacts, including utility companies, contractors, and local emergency service.

Winter maintenance

- Develop a comprehensive winter maintenance plan that outlines responsibilities and tasks.
- Assign specific roles to employees or contractors responsible for winter preparation and maintenance.

Please contact
sportsenquiry@howdengroup.com
to speak with one of our team to
about your insurance this winter season.

Meet the



The team members featured in this edition are just a handful of our sport insurance experts.

→ [Visit our website](#) to discover the areas of insurance we can offer.



Emma Tildesley

Head of Sport & Entertainment, Regions

Alyn Spratt

Account Executive

Emma Laming

Senior Broker

team

Emma Tildesley



What is your job title, what areas do you look after, and what's your role at Howden?

My role is Head of Sport & Entertainment, Regions. I am responsible for the overall running of the regional Sport and Entertainment business within the UK. Our business has really evolved in recent years – from one team based in Birmingham, to six teams spread across the UK and Northern Ireland.

How long have you worked for Howden?

I've been at Howden for ten years now, involved in sport insurance for the last four years. Before that I was a bloodstock and equestrian insurance broker within the Equine team. Back then, I handled mainly Australian bloodstock business, as well as some weird and wonderful livestock insurance requests – we once insured 20 dolphins in the USA!

What's your favourite part of your job?

I love sport and I work with a brilliant bunch of people! The team are all passionate about sport, and I love us being part of the industry in a small way. I am also a big advocate for educating and training (both our staff and our clients) and have particularly enjoyed planning and delivering our education series, over the last 12 months.

What's your favourite sport?

Horse racing. I have been involved in amateur racing for over 25 years and, for me, the Thoroughbred is one of the most majestic animals.

Tell us a bit about yourself

I have been riding horses since I was four years old and began getting involved with Point to Pointing in my early teens. I owned, trained and rode my own horse 'Giolla De' (also known as Sid!) in Point-to-Point races for a couple of seasons. I wasn't widely successful, but I've never had an adrenaline rush like it! I have now hung up my racing boots and have a young family. My three-year-old daughter is learning to ride, but I think I'm enjoying it more than she is!

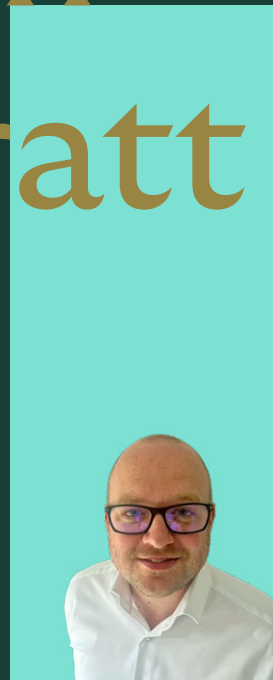
“ The team are all passionate about sport, and I love us being part of the industry in a small way.

“ I play tennis and badminton (badly) every week, but most of my sport is consumed on the television these days!

Alyn Spratt

What is your job title, what areas do you look after, and what's your role at Howden?

I'm an Account Executive in the Golf team in Scotland. My primary focus is new business development within golf, but as a team we have started to develop some opportunities within football too.



How long have you worked for Howden?

I started with Howden this year but have worked with a couple of the team for over 16 years at other companies. In my previous role, I looked after a variety of sport business including golf, motorsport, football, rugby and some smaller NGBs.

What's your favourite part of your job?

This may be cheesy, but it's got to be the team! I think we have the best golf insurance team in the country, they are a great bunch to work with and we are always striving to offer our clients and wholesale broker partners the best product and service we can. I also love getting out to see clients. When I first started in insurance, I worked in motor trade, so these days the client visits are much more pleasant – at a golf club or football ground rather than oily workshops!

What's your favourite sport?

I play tennis and badminton (badly) every week, but most of my sport is consumed on the television these days! I am a huge motorsport fan with my main love being Formula 1. As a McLaren fan, I'm really enjoying Lando Norris' performance this season.

Tell us a bit about yourself

My wife (Nikki) and I have a young family, which has just got a little bit bigger – Isla (eight), Euan (six) and Callum (two weeks old at the time of writing). We also have an 11-year-old Hungarian Vizsla called Jenson, that you may see feature in the background of some calls!

What is your job title, what areas do you look after, and what's your role at Howden?

I work as a Senior Account Broker based in our Birmingham office, specifically for our sport national governing bodies and corporate clients.

How long have you worked for Howden?

I started working for Howden 18 months ago, so I am relatively new to the Sport division. I have worked in the insurance industry for 22 years, both as a broker and claims handler for a range different of clients including large corporate bodies, multinational clients, agriculture and everything else in between.

What's your favourite part of your job?

I enjoy problem solving and finding solutions and I genuinely feel that when a person asks you for advice or assistance you should always do your best to help them. The diversity of the sports sector means that no day is ever the same and I am also lucky enough to work with some fantastic clients and colleagues. The absolute best part for me is when I know that our service has made someone's day just that little bit easier.

Emma Laming



“ The absolute best part for me is when I know that our service has made someone’s day just that little bit easier.

What's your favourite sport?

I enjoy watching horse racing – our family has a very long history of penny bets in front of the television and it's a fantastic way of getting everyone together. This year's Olympics and Paralympics have been the best I have ever seen, and totally inspiring. I have loved watching many of the sports including cycling, swimming, archery, and table tennis. I really did not realise how competitive table tennis could be until I was shouting at the umpire for removing the chance of a gold medal for Will Bayley!

Tell us a bit about yourself

I enjoy gardening and for some reason I am fascinated by growing weird vegetables! I also love walking and recently joined a women's boxing group in our local gym.

Outside of sport, I get creative with painting. I tend to paint animals and landscapes, mainly in acrylics, and engrave images onto glass items such as vases and gin glasses. Recently, I was especially proud when one of my engravings raised £180 for charity.

At Howden, we understand sports clubs, and we understand insurance too.

Our experienced Sport & Entertainment team are available to advise you on the right level of protection for your club, at a price that works for your budget.

→ [Visit our website](#) for more information or reach out to one of our friendly team, and we'd be happy to help:

T [+44 \(0\)121 698 8160](tel:+441216988160)

E sportsenquiry@howdengroup.com



We hope you found this edition of Otium useful, with guidance and support to run your club with confidence. As always, we welcome your contributions and encourage your feedback.

[Leave feedback](#)



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One Creechurch Place, London, EC3A 5AF

T +44 (0)20 7623 3806

E info@howdengroup.com

howdenbroking.co.uk

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