

Why Hiscox for the Sports & Leisure sector?



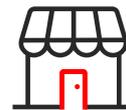
We love organisations, venues and individuals involved in leisure pursuits and amateur sports; from escape rooms to zoos, museums and libraries.

We have a very broad appetite for UK leisure venues, including art galleries, cinemas, theatres, health spas and virtual reality experiences. We also love organisations and individuals connected to sport, such as shops, coaches, therapists and charities.



Flexible cover for complex organisations

We are able to provide comprehensive cover arranged through the governing body, extending protection to affiliated clubs, coaches, and members under a single policy.



A one stop shop

With our broad range of cover, we're able to support the full scope of your clients needs - something not all providers can offer.



Cover built on real sector experience

We have a number of dedicated underwriters who specialise in this sector and actively engage with the industry, listening to customers, meeting with national governing bodies, and staying close to market developments. It's how we stay ahead and deliver cover that truly fits.



Scale

We handle 1350 claims in this sector every year.



We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.

01 A funding squeeze
Driven by rising operational costs, reduced household spending on leisure, and a drop in memberships post-Covid.

02 Infrastructure and facility pressures
Ageing buildings and rising repair costs are creating ongoing challenges for property maintenance, driving up insurance claims due to more frequent and costly repairs.

03 Grassroots participation challenges
Traditional sports like rowing and tennis are struggling to attract younger participants, making it harder to grow the sport and deliver strong diversity, equity, and inclusion.

04 Rise of e-sports
The E-sports industry in the UK is growing rapidly, creating opportunities for business insurance - driven by the rise of professional teams, live tournaments and content creators.

Sports & Leisure sector appetite overview

Our full suite of products is well suited to this sector with many businesses buying multiple covers with us. Our most commonly purchased products in this sector are Property & Casualty, with many customers also buying Management Liability Portfolio & Cyber.

Because of our experience in the Sports & Leisure sector, we understand the covers your clients are likely to need - and where our risk appetite allows, we can combine the most suitable mix under one policy.



	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Property & Casualty	<ul style="list-style-type: none"> • Event venues, e.g. conference centres and wedding venues • Exhibition venues, e.g. museums and galleries • Sports coaches, referees and physiotherapists 	<ul style="list-style-type: none"> • Cultural venues, e.g. stately homes and heritage sites • Performing arts venues, e.g. theatres and comedy clubs • Wildlife venues, e.g. nature reserves and parks 	<ul style="list-style-type: none"> • Health and fitness spas • Sports clubs, leagues and associations • Sports grounds and arenas
Professional Indemnity	Businesses in this sector may not always need professional indemnity cover, but if it's something that's required, we're always happy to help. Our broad appetite means we're well placed to offer a suitable solution.		
Cyber & Data	We can insure most business types in this sector.		
Management Liability Portfolio	We can insure most business types in this sector and offer the following covers: <ul style="list-style-type: none"> • Directors' and Officers' Liability cover • Corporate Legal Liability cover • Employment Practice Liability cover 		
Other covers	<ul style="list-style-type: none"> • Personal accident: if your clients hold casualty cover with us, personal accident cover can extend protection to their employees • Terrorism: available to your clients who buy any property cover • Legal protection: available to your clients who buy any other cover 		

We are **there for your clients** when it matters most

After a football club made the difficult decision to release a player, they found themselves facing legal action. The ex-player took the matter to court, leaving the club under pressure and uncertain about the outcome. We stepped in and defended the club's position, helping to resolve the dispute swiftly and fairly. Please speak to your local underwriter for further information.



Want to know more?

Whether you've got an individual policy or a scheme opportunity for large groups of customers with shared needs, we'll be able to cater for you - whether that's through our regional offices, e-trade, or bespoke schemes.

Visit our website: hiscox.co.uk/broker/commercial-insurance/sports-leisure

Or contact our team: hiscox.co.uk/broker/contact