Major breakthrough in improvised insurance products for female sports stars

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The sports and insurance sectors have come together to improve the insurance cover for sportswomen.

- Miscarriage as a result of a sporting accident is included for the first time in personal accident insurance
- Arising from Karen Carney's Independent Review of Women's Football and the government's Women's Football Taskforce, the project is backed by government and spearheaded by Loughborough University and leading insurers

Female athletes are set to benefit from changes to insurance products that reflect their real-world needs as the government continues to drive a Decade of Change in women's and girls' sport.

The Women's Football Taskforce, chaired by Sports Minister Stephanie Peacock, commissioned Loughborough University to work with leading insurance providers and brokers, and the sports sector, to offer more appropriate support for female athletes.

The move will address blind spots in existing cover when athletes experience pregnancy, menopause, contraception for health conditions and Relative Energy Deficiency in Sport (RED-S). The taskforce was set up to progress the recommendations of former footballer Karen Carney OBE's independent review of women's football.

Female athletes disproportionately experience a number of health conditions, including RED-S, a complex syndrome of low energy availability, where an athlete's food intake does not meet the energy demands of their activities or training, resulting in metabolic, hormonal and physiological changes that can cause injury. The most common indicators include stress fractures and changes to the menstrual cycle.

The insurance brokers on the working group are now considering how best to provide tailored or specialist products to better protect female athletes throughout their sporting career, giving them greater security of knowing their health and livelihoods are properly supported. This includes reviewing exclusion criteria within relevant insurance products.

Minister for Sport, Stephanie Peacock said:

> It is incredibly welcome to see this positive change driven by the Women's Football Taskforce. I would like to pay tribute to the insurers and particularly to Professor Jo Maher for driving this work forward in order to make a tangible difference to the products offered to sportswomen.
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> With the Women's T20 Cricket World Cup coming later this year, the Tour de France Femmes Grand Départ in 2027, and our bid for the 2035 FIFA Women's World Cup, the momentum behind women's sport has never been greater. I am proud that the UK is leading the world in driving positive change for women and girls in sport.

Former England and Great Britain footballer Karen Carney OBE, said:

> Seeing the recommendations being taken seriously and resulting in tangible improvements is always amazing.
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> This development coming to fruition justifies why the report was important and I'd like to thank all the people involved that helped make this happen.
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> Today marks another positive step to widening the support available for female athletes.

Pro-Vice Chancellor for Sport, Loughborough University Professor, Jo Maher - the lead of the project said:

> Developing products for female athletes marks an important step in ensuring we drive world class and equitable standards in women's sport.
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> I would like to thank all of the partners from the insurance industry for listening to colleagues from across the sports sector and responding so positively.
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> Together we can level the playing field and continue to build on the brilliant performances of our national teams and athletes.

Progress to-date

- The first exclusion that has now been written back into a policy is by Aon, who have extended their personal accident policies to include miscarriage as a result of a sporting accident as standard.
- The British Insurance Brokers Association (BIBA), who themselves have a manifesto commitment to support women in sport, are working with brokers such as Aon, Willis, Miller, Howden and Marsh on which current exclusions can be written back into policies.
- Specialist insurer AXIS are reviewing their professional sports personal accident products in partnership with their distribution partners, and evaluating enhancements of their products to better support female athletes.
- The Association for British Insurers (ABI), together with leading insurers including Vitality, are reviewing available insurance and terms available for female athletes across the wider industry, to enable them to have access to the insurance they require and are aware of the broad range of insurance available.
- Education and awareness materials, backed by the ABI and BIBA, will be developed so that athletes, clubs and National Governing Bodies can access clear guidance on the type and range of tailored cover available to them.

The working group is engaging with the sports sector to ensure the female athlete is placed at the heart of any changes, including UK Sport, the Lawn Tennis Association (LTA), The Football Association (FA), Premiership Women's Rugby (PWR), England Netball, Women's Super League Football (WSL Football), the England & Wales Cricket Board (ECB), UK Athletics and Loughborough Lightning.

BIBA Chief Executive, Graeme Trudgill said:

> We recognise the importance of this initiative and support the work of the taskforce and the industry to make insurance products more inclusive for female athletes.
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> We are committed to engaging with our specialist insurance brokers to provide assistance wherever we can, and welcome the opportunity to contribute to new guidance in this area.

ABI Head of Health and Protection, Rebecca Ward, said:

> We have been supporting valuable cross-sector collaboration between insurers, government and the sports community through the Women in Sport Insurance Taskforce.
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> This initiative explores how our sector can support the needs of female athletes and provide a vital safety net throughout their careers. We will continue to support the Taskforce as its work progresses.

Aon Client Management Director, Dawn Luby said:

> Aon is committed to closing the gap in athlete support by tailoring our products to the real-world needs of women and girls in sport.
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> We've already taken steps with our insurer partners and extended our personal accident policies to include miscarriage as a result of a sporting accident as standard.
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> It has been a privilege to play a role in this significant step forward for the health of female sporting professionals.

WTW Head of Sport, Louis Elwood said:

> WTW is committed to helping set new standards in professional sport, and we are proud to bring our risk, insurance, and advisory expertise to support the continued growth of the women's game.
>
> By working in close partnership with stakeholders across the sporting ecosystem, we aim to drive innovation, enhance standards, and help shape a resilient and sustainable future for professional women's sport

ENDS

- The first stage of the project will examine the viability and feasibility of designing new insurance products that deliver specific value for women in sport. This includes reviewing income protection products and current blind spots in insurance.
- This announcement is part of the government's wider mission to drive a Decade of Change for

women’s and girls’ sport.

- At every level the government is backing removing barriers to women participating in sport. Earlier this year it was announced that 1000 community projects across the UK are benefitting from new all-weather pitches, extended playing hours through floodlighting, and modern changing facilities designed to welcome underserved groups like women and girls.
- Following the Lionesses’ defence of their European title last summer, the Government announced plans to more than double the share of primetime slots dedicated to women’s and girls’ teams, with a clear long-term target of reaching equal access as demand grows.
- The UK’s growing calendar of major women’s sporting events underlines that ambition from the hugely successful Women’s Rugby World Cup 2025, whose legacy programme Impact 25 has reached 850 clubs and 37,000 women and girls across the country, to the upcoming Women’s T20 Cricket World Cup 2026, the Tour de France Femmes Grand Départ 2027, and the government’s support for the bid to bring the 2035 FIFA Women’s World Cup to the UK.
- The purpose of the Women’s Football Taskforce, chaired by Sports Minister Stephanie Peacock, is to progress the recommendations of Karen Carney OBE’s independent review of women’s football. The Women’s Football Taskforce brings together stakeholders from across industry and government departments which have a responsibility for driving forward recommendations from the review, with the overarching objective of creating a sustainable future for women’s football.
- The Women’s Sport Taskforce, chaired by Sports Minister Stephanie Peacock and launched at the Women’s Rugby World Cup 2025, aims to connect the entire sector in order to actively share best practice and innovation and address barriers and challenges facing women participating in sport.

https://www.gov.uk/government/news/major-breakthrough-in-improvised-insurance-products-for-female-sports-stars