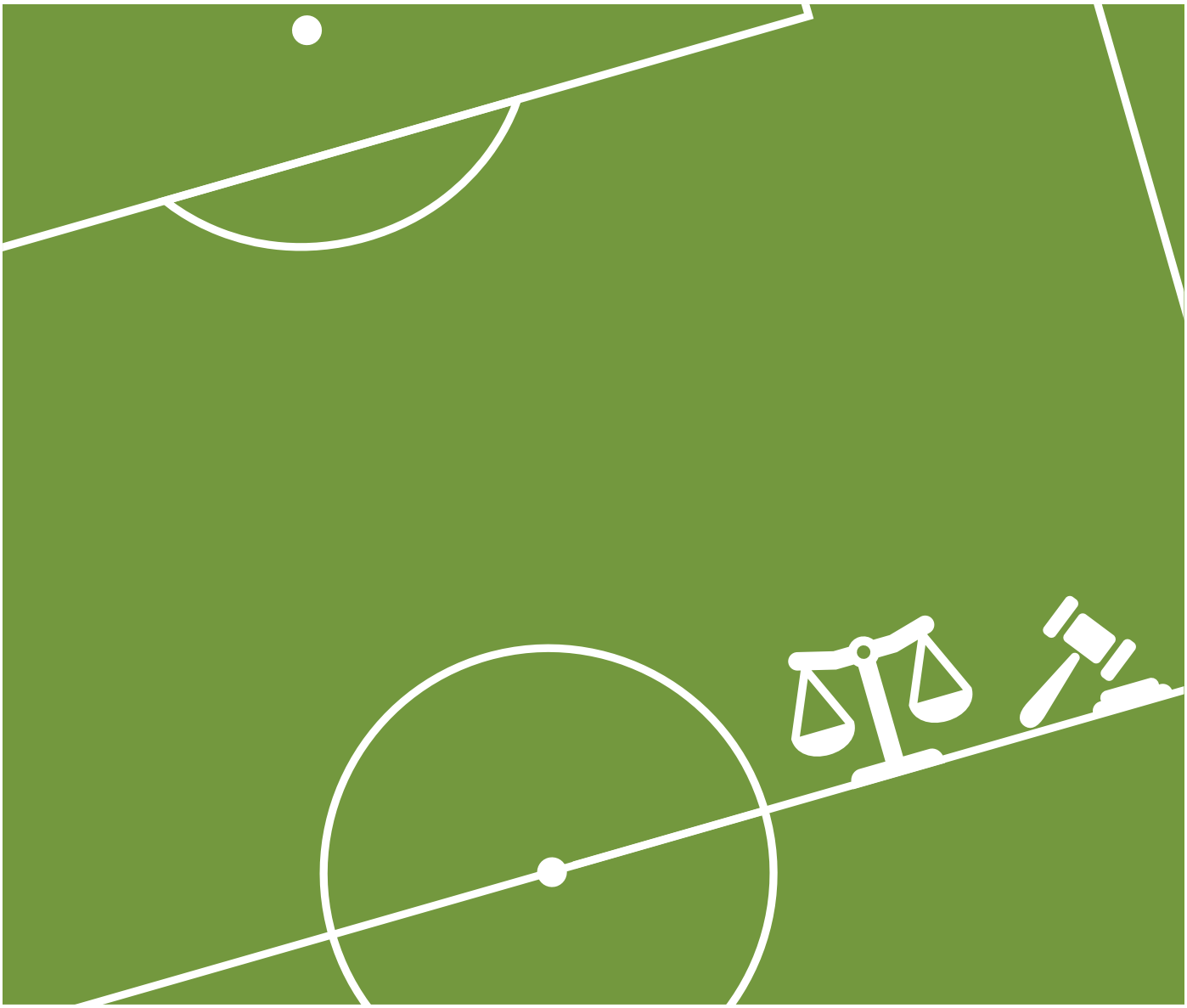
Bluefin Sport



Legal liability insurance

Countycover policy summary for
clubs and leagues (Steps 5 or Tiers 3 & below)
and match officials (Steps 2 or Tiers 3 & below)

Valid from 1 July 2018

The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport

Five elements of cover **in one** package

We have worked in conjunction with The FA and County Football Associations to create this liability insurance policy for clubs, leagues and match officials

What is the National Game Insurance Scheme (NGIS)?

In 2012 The FA carried out a review of insurance across grassroots football which highlighted a lack of guidelines, and prompted the introduction of minimum standards across all Counties.

The National Game Insurance Scheme (NGIS) has been designed to address this by raising the standard of insurance covers available and to provide more affordable solutions to grassroots football.

About Bluefin Sport

We are a national provider of insurance and risk management solutions to the world of sport and our approach has helped to make us one of the UK's leading sport insurance brokers.

Award winning service

We are one of only a few brokers which hold both an 'Exceptional' award by Investors in Customers (an independent survey of the quality of our customer service) and Chartered status, an exclusive title awarded by the Chartered Institute of Insurance to firms which meet certain rigorous standards of professionalism and capability.

It signifies that we are serious in our pursuit of the highest standards.

Insurance Brokers
Chartered

Investor in Customers
Exceptional

Important note:

This insurance applies to both adult and youth football.

Teams and leagues:
In respect of adult football the cover will only operate for any club, league or team that plays at Step 5 and below (men's) or Tier 3 and below (women's).

Please contact Bluefin Sport if your club or any team plays in Step 4 and above or Tier 2 and above.

Cover automatically includes both a club and leagues commercial activities but in respect of the operation of a licensed premises cover will only be provided if turnover/revenue for this commercial aspect is less than £30,000. For any licensed premises activities that exceed this threshold then you will require separate cover so please contact Bluefin Sport

Match officials:
The cover will only operate for or a match official at Step 3 and below (men's) or Tier 3 and below (women's).

This leaflet provides a brief summary of the features, benefits and limitations of the cover provided by the Countycover (and Countycover Plus) liability policy, arranged by Bluefin Sport and underwritten by XL Catlin.

Contents:

- What is Countycover? (p.3)
- Five elements of cover (p.3)
- How do I purchase the cover? (p.3)
- Is Countycover adequate for my club/league? (p.3)
- Policy excesses (p.3)
- Period of insurance (p.4)
- 'Player to Player' liability cover (p.4)
- Cover for club tournaments and fund raising events (p.4)
- The insurer (p.4)
- Summary of the covers and significant exclusions (p.6-7)

About the policy

What is Countycover?

This specialist legal liability insurance package has been designed to provide cover for County Football Associations (CFA's) and their affiliated member clubs, leagues and match officials.

Five elements of cover

Our exclusive policy consists of:

1. Public & products liability



Provides protection against legal liability for bodily injury to third parties and damage to third party property. Includes 'Player to Player' legal defence costs (See 'Player to Player' liability cover heading on page 4).

+

2. Employers' liability



Provides cover in respect of claims made against the club for injuries caused to an employee of the club arising out of and in the course of such employment.

+

3. Officers & committee liability



Provides cover for claims made directly against individuals at the club e.g. officer, committee member, director and/or trustee for alleged wrongful acts.

+

4. Professional indemnity



Liability cover for claims made against the club for negligent acts, errors or ommissions, libel, slander and defamation. Includes cover for coaching activities that may be given in return

+

5. Cyber liability



Provides cover for your liability that can arise from collecting and storing personal data electronically or from operating on the internet.

How do I purchase this cover?

By CFA's arranging cover as a group insurance scheme it means that premiums are more affordable to their affiliated clubs and leagues at the lower levels of the game.

Cover can be obtained via the affiliation process and premiums are per member club, regardless of the number of teams. Leagues and competitions can purchase the cover at the same price as clubs.

Further details of this policy can be found overleaf. As this is a summary of cover it does not include all the policy benefits, limits and exclusions. Full terms, conditions and exclusions are shown in the master policy document, a copy of which is available on request or at bluefinsport.co.uk/ngis.

Is Countycover adequate for my club/league?

This policy is designed to meet the demands and needs of the majority of CFA's and their amateur and semi professional clubs/leagues (at Step 5 and below and Tier 3 and below) that wish to protect themselves against third party liability. Cover extends to include property owners liability for clubs/leagues that own a clubhouse, changing facility or stands.

The above statements do not constitute advice or a personal recommendation for this policy. Should you require advice please contact Bluefin Sport.

It is important to note that policy automatically includes both a club and leagues commercial activities but in respect of the operation of a licensed premises cover will only be provided if turnover/revenue for this commercial aspect is less than £30,000. For any licensed premises activities that exceed this threshold then you will require separate cover.

We can provide quotations for the operation of licensed premises including combined insurance packages for buildings, contents and employers liability if required.

Policy excesses

- Public liability: £100 for each and every claim in respect of damage to property only. This is reduced to just £25 in respect of claims for damage to glass/windows.
- Employers liability: No excess.
- Officers and committee liability: £250
- Professional indemnity: £100
- Cyber liability: £250 each and every claim.

More about the policy

The period of insurance

Cover will be provided for 12 months from 1 July 2018 or the date a club/league affiliates to the County Association and cover agreed, whichever is the later. The scheme is annually renewable on 1 July the following year.

'Player to Player' liability cover

'Player to Player' is a term used to define a situation where a claim arises from one player injuring another whilst participating in a game or training.

Countycover does not cover 'Player to Player' incidents. However, the policy may pay up to £250,000 towards legal defence costs to defend an action brought by a player from another club, subject to the terms, conditions and exclusions of the policy, and provided that the insurer believes there is a strong possibility of successfully defending the allegation.

The provision of legal defence cover is designed to protect the innocent party. It is important to note that this will not provide cover for any damages legally awarded.

Cover for club tournaments and fund raising events

Cover applies to Legal liability arising from club fund raising and tournament events up to 5,000 attendees per day but excluding any hazardous activity, as detailed within the policy wording. However, the policy can usually be extended to cover hazardous activities subject to an additional premium, and will be reviewed on an individual basis depending on the information provided. Most tournaments will need to be sanctioned by your CFA.

Please note: Cover includes bonfires and fireworks displays but this will be subject to agreed event plan criteria (see glossary page 8).

Please note: the policy does not include cover for event cancellation, abandonment, curtailment or event property. Contact us if you wish to arrange this.

The insurer

The policy is underwritten by XL Catlin. Recognised as being market leaders, XL Catlin's Sport & Leisure team has significant industry experience, knowledge, technical know-how and embedded product expertise. To learn more, visit xlcatlin.com

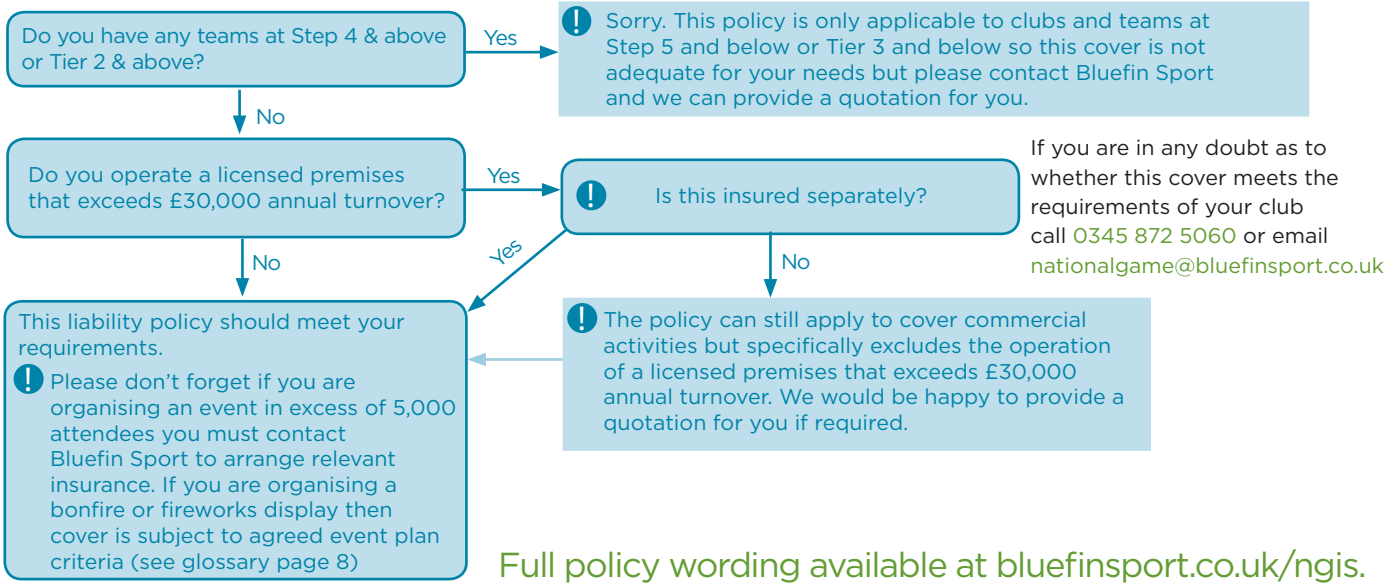
Require assistance?

This is a summary of the policy that would be provided if your club/league opt to take cover via affiliation to your County Football Association. It is designed to provide information for you to decide whether or not your club/league falls inside or outside the scope of the cover.

If you are uncertain as to whether cover is appropriate for you please do not hesitate to contact us and we will be happy to discuss your requirements in more detail.

0345 872 5060
nationalgame@bluefinsport.co.uk
bluefinsport.co.uk/ngis

At a glance - is this cover right for you?



If you are in any doubt as to whether this cover meets the requirements of your club call 0345 872 5060 or email nationalgame@bluefinsport.co.uk

Full policy wording available at bluefinsport.co.uk/ngis.

Some claims examples and FAQs

1. Public & products liability

Why should I have it?

Claims examples:

1) A player slid off the pitch into a concrete post. It was alleged that the post was erected too close to the playing surface and injury could have been avoided if the club had taken prior action. The club were held liable for the injury to the player.

2) During a football competition the club provided their own barbeque and supplied burgers and snacks. Following the event the club received news of several cases of food poisoning from various people that had attended the event. The club were held responsible.

2. Employers liability

Why should I have it?

Claims example:

A club asked a 'volunteer' if he would put the nets up on a regular basis in return for a small monetary reward. The club supplied a wooden step ladder to help fulfil the task.

The stepladder collapsed whilst the volunteer was using it and resulted in sustaining an injury. It was proven that the step ladder was rotten and unsuitable for the task at hand. The club were held liable under Employers Liability because of the master-servant relationship.

3. Officers & committee liability

Why should I have it?

Claims example:

During a committee meeting club member A read out a statement relating to club member B. Club member B took offence to this statement and later pursued legal action against club member A for alleged defamation of character.

4. Professional indemnity

Why should I have it?

Claims example:

A club coach decided to bring in a new warm-up regime before a game. A few players reported back pains a week later. It was alleged that these injuries were as a result of the new training regime and the advice that the club coach had been giving the players.

Claims for injury were pursued against the coach for the instruction and advice he had given. The policy offered protection to the club coach in this particular case.

5. Cyber liability

Why should I have it?

Claims example:

A club official drove to work with a laptop on back seat of the car. Whilst stopped at a set of lights a thief reached in and stole the laptop which happened to contain information on club members, including names and address, contact numbers, dates of birth, nationalities and some bank details.

The club had to advise all their members and organisations of the loss of data in addition to having to deal with some adverse publicity.

Frequently asked questions

Q: Does the policy cover third party injuries sustained inside a clubhouse?
A: Yes. The policy is designed to cover slips, trips and falls due to your negligence

Q: Can we have a 'Lads v Dads' match?
A: No. County FA's do not sanction these types of activities. We have received claims in the past following serious injuries in these types of games.

Q: Does the policy cover injury to players?
A: This is a liability policy only so is designed to provide protection for claims made against you if you are found to be at fault or negligent in some way. For players to be protected for injury, regardless of blame, clubs should consider buying personal accident insurance. Visit bluefinsport.co.uk/ngis for further information.

Q: Are soccer tots covered?
A: Yes. There are no age restrictions to the liability policies however, it is recommended that for children under 5 years of age their parent or guardian remains with their child.

Q: Are coaches covered?
A: Coaches are covered whilst working solely for the club but not independently.

Q: We are having a bonfire and firework display. Are we covered?
A: Yes but cover is subject to agreed event plan criteria. Please refer to the glossary.

Q: My kit/phone was stolen having been left in the changing rooms whilst I played – can I make a claim
A: In the first instance this type of claim needs to be referred to your own insurance provider i.e. mobile phone insurance or household cover. Your own club may have a contents policy which potentially could cover items away from the club. A liability claim will only be successful if the club have acted in a negligent fashion.

The policy cover summary

1. Public & products liability | £10,000,000

Protection against legal liability for bodily injury to third parties and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000.

Countycover:

Cover includes:

- The organised activities of semi-professional and amateur football clubs/leagues (covers Step 5 & below and Tier 3 & below) and members of the County Football Association.
- Club social and fundraising events up to 5,000 attendees per day but excluding driving events, bouncy castles, water sports or any activity above 3 metres off the ground. Cover for bonfires and fireworks displays is subject to agreed event plan criteria (see glossary).
- Property owner's liability, including liability for spectator stands, temporary or permanent.
- Legal defence costs in the event of 'Player to Player' (participant to participant) up to £250,000. This does not cover any award or damages that may be given.
- Liability for loss of or damage to premises hired, leased or rented to the insured club/league.
- Member to member liability for any member of an insured club whilst engaged in club activities but excluding any active participation in the sport. This cover applies in the event of one individual member of the club making a claim against the club or another member.
- Referees/match officials whilst refereeing County affiliated competitions, including any stand-in referees (covers Step 2 & below and Tier 3 & below in England).
- Volunteers of the insured club/league whilst acting on behalf of the club/league.
- Products liability – sale or supply of club memorabilia, replica kit, programmes, food and drink.
- No fault property damage up to £1000.
- Special third party property damage extension for windows/ windscreens. Excess is reduced to just £25 for claims up to £2,000.
- First aid. Administering of first aid at an organised club/league activity is included for club members other than when such persons are indemnified under a medical malpractice or other insurance.
- Coaching activities of the club/association only (but not if provided in return for a fee – see professional indemnity extension).
- Abuse cover is only available for all persons involved in an official capacity (e.g. managers, coaches, members and officials) who are involved with football activities for youth and/or vulnerable adults.
- Car parks for which you are responsible. It is a condition that you have a clearly displayed disclaimer of liability for any loss or damage to any motor vehicle. This disclaimer is to be situated in a prominent position in your car park.
- Designated changing facilities owned or operated by you. It is a condition that you have a disclaimer of liability for any loss or damage within the cloakroom. The notice must be prominently displayed in or adjacent to the cloakroom. An attendant must be on duty therein throughout the whole of the time the cloakroom is in use or it must be adequately locked if unattended.
- Health and Safety at Work Act Prosecution defence costs.
- Court attendance compensation.
- Motor vehicles used for club activities which are not licensed for road use e.g. 'sit-on' mowers.

Main exceptions:

- The first part of any claim (your excess).
- Liability arising from property ownership with regards to the operation of licensed premises if turnover/revenue exceeds £30,000 per year.
- 'Player to Player' liability.
- Assault, battery or any intentional or pre-meditated or malicious or deliberate violence, criminal act or acts or intent to cause harm or gross negligence.
- Actions of a player whilst under club, league or association suspension.
- Hazardous activities.
- Fireworks or bonfire displays that do not meet agreed event plan criteria
- Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you).
- Fines, liquidated damages or penalties.
- Advice, design or specification given by or on behalf of the insured club or league for a fee. Professional services rendered by or on behalf of the insured.
- Gradual pollution or contamination.
- Contractual liability.
- Asbestos.
- Products manufactured.
- Geographical limit - excludes the United States of America and Canada.

Limitations:

- Car parks cover limited to £50,000 per vehicle.
- Commercial activities which generate an income in excess of £30,000 annually in respect of a licensed premises.
- Designated changing facilities cover limited to £10,000 in respect of visitors effects.
- Court attendance compensation limited to £250 for any director or partner of the insured club/league, £250 for any employee.
- 'Player to Player' legal defence costs limited to £250,000.
- Abuse cover is limited to £1,000,000 and excludes any liability arising from an act of any person who has not been checked by the Disclosure & Barring Service (DBS) and does not hold evidence of current clear DBS status.
- Special third party property damage excess reduction for windows/windscreens only applies if total cost of damage in the year is less than £2,000.

2. Employers liability | £10,000,000

Protection against legal liability in respect of claims made for injuries caused to any volunteer or employee of the club/league arising out of and in the course of such employment.

Cover includes:

- A £10,000,000 limit of indemnity (£5,000,000 in respect of terrorism and asbestos).

3. Officers & committee liability | £10,000,000

Cover includes:

- Claims brought against officers, committee members, directors and trustees for wrongful acts.
- Legal costs for allegations of breach of health and safety legislation including corporate manslaughter.
- Legal costs of representation at an investigation eg health and safety or employment.
- Legal costs for allegations of fraud or dishonesty (until judgement or admission).
- Direct financial loss following dishonesty of employees or volunteers (£1,000 limit).

Main exceptions:

- Dishonesty & fraud.
- Breach of professional duty.
- Bodily injury, property damage, pollution, nuclear risks & war.
- Prior claims & circumstances – made or intimated before the inception date, or arising from any circumstance of which any officer, trustee, director or committee member was aware prior to the inception date.

This section of the policy is written on a 'claims made' basis - please refer to the glossary.

4. Professional indemnity | £10,000,000

Cover includes:

- Defence costs and awards for claims made against the club/league for negligent acts, errors or omissions, libel, slander and defamation.
- Football coaching and associated advice given by persons appropriately qualified, in connection with the sport, involving a fee for and on behalf of the club/league.

Main exceptions:

- The first part of any claim (your excess).
- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.
- Breach of contract.

This section of the policy is written on a 'claims made' basis - please refer to the glossary.

Explanatory note for sections 3 and 4 notes:

As a club/league officer, committee member, director or trustee you accept ultimate responsibility for directing the affairs of your club or league, ensuring that it remains solvent, well run and meets the needs for which it has been established. Delegating responsibilities is common, however as an officer, committee member, director or trustee you retain the ultimate responsibility for any decisions or action taken, for example accepting new members or directing how club funds are to be used.

Clubs and leagues can be subject to a large number of rules and regulations. Officers, committee members, directors and trustees also need to be aware of these requirements and must ensure that the club or league complies. What you have to comply with will vary depending on your activities or your size. Examples include compliance with:

- legislation concerning racial, sexual and age harassment and discrimination
- employment law for any club/league employing staff (this may include volunteers)
- Health and safety regulations including those relating to employees, club or league members and the general public.

The following covers would provide officers and committee liability and professional indemnity insurance. To protect your personal assets these covers include claims brought against individuals.

5. Cyber liability | £500,000

Cover includes:

- The content of the club/leagues website, email, intranet or extranet, including alterations or additions made by a hacker, for actual or alleged infringement of any intellectual property rights, including any copyright, trademark, passing off or linking to or framing of another page; or defamation, including libel, slander or malicious falsehood.
- The negligent transmission of a computer virus to anyone with whom the Insured does business or to anyone who uses the Insured's website in the course of their business.
- A breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for personal data.
- The unauthorised collection or misuse of any data concerning any customer or potential customer which is either confidential or subject to statutory restrictions on its use and which the Insured obtained through the internet or extranet or website and holds electronically.

This section of the policy is written on a 'claims made' basis - please refer to the glossary.

Main exceptions:

- The first part of any claim (your excess).
- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.
- Breach of contract.

Important conditions:

You must:

- take reasonable steps to use, maintain and upgrade any program which protects against computer viruses or any unauthorised use of or access to the insured's computer system, network, electronic link or website.
- make back-up copies of any data, file or program at reasonably frequent intervals.
- cancel any username, password or other security protection after the insured became aware or had reasonable grounds to suspect that it had been made available to any unauthorised person.
- make reasonable steps to ensure that all personal data held by the Insured is encrypted.

At-a-glance glossary

Claims made (please note this only applies to Sections 3, 4 and 5.)
The term used to describe the type of policy that will only respond to a loss or claim that is **reported** to the insurer during the period of the cover. This is in contrast to policies that respond to a loss or claim that **occurred** during the period of cover. With a 'claims made' policy the incident that causes the claim doesn't need to have happened during the period of the policy but it must have occurred after the retro-active date – see definition below. Incidents reported after a policy has expired would not be covered.

Commercial activities
Means activities arranged by you and within the geographical limits which are not directly related to the operation of a team or club and the sole purpose of which is to gain a commercial advantage.

Countycover
The name of the insurance package which provides public & products liability, employers liability, officers & committee liability and professional indemnity. Plus in the event of a 'Player to Player' claim it provides £250,000 legal defence costs only.

DBS
The Criminal Records Bureau (CRB) is now called the Disclosure and Barring Service (DBS) - CRB checks are now called DBS checks. A DBS check may be needed for certain jobs or voluntary work - like working with children.

Employers' liability insurance
Compulsory insurance for all employers. This insurance is required in case any employees pursue their employer for compensation in the event that they suffer injury or disease in the course of their employment.

Event Plan Criteria (Fireworks and Bonfires)
Firework/Bonfire Warranty
- all fireworks are discharged by designated adults only
- all fireworks are stored in fire resistant containers
- all spectators are kept at least 15 metres from the bonfire and firework discharge points
- no accelerants are used on the bonfire

You must fully comply with HSE guidance which can be found at http://www.hse.gov.uk/explosives/fireworks/using.htm

Evidence of cover
A document that details how much cover you have (the limit of indemnity).

Excess
This is the amount the policyholder must pay in the event of a claim being made. The amount may differ for each type of insurance.

Insurance Premium Tax (IPT)
A government tax charged as a percentage of insurance premiums.

Insured
A person or business covered by an insurance policy.

Legal defence costs
The provision of legal defence cover is designed to protect the accused party.

Licensed premises
A premises that supplies or sells alcohol and/or that provides public entertainment.

Officers & committee liability insurance
Provides cover for claims made directly against individuals at the club/league e.g. officer, committee member, director and/or trustee.

Professional indemnity insurance
Cover provides protection if you provide negligent advice or a negligent service. It is designed to safeguard you against claims made by members of the public for any resulting financial loss or damage to their reputation.

Public liability insurance
Cover against damages awarded to members of the public because of an injury or damage to their property through negligence.

Retro active date
'Claims made' policies mean that an incident that causes a claim doesn't need to have occurred within the period of the policy but the policy will define a date before which cover would not be provided – this is the policy's retro-active date and will be stated on the Evidence of Cover issued by your County FA.

Steps
Refers to the National League System (also referred to as the non-league football pyramid) that operates from Steps 1 down to 7 (men's) and Tiers 1 down to 4 (women's). If you require further information please visit thefa.com.

Territorial limits
The geographical limits within which your policy is valid. For this policy this will be worldwide excluding the United States of America and Canada.

Third party
Someone other than the insured or their insurer.

Important information. Claims notification procedures.

All incidents that could give rise to a claim must reported immediately to Bluefin Sport.

Any writ or summons you receive must be forwarded immediately to Bluefin Sport.

The insurer 'XL Catlin' will initially have 40 days from the date you are notified of the incident, to respond to all allegations made against your club or league.

Please note failure to report a circumstance or a potential claim immediately could result in this policy not covering the incident.

nationalgame@bluefinsport.co.uk
bluefinsport.co.uk/ngis

Bluefin Sport

Bluefin Sport is a trading name of Bluefin Insurance Services Limited.
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