Countycover

County FA Liability Insurance Scheme I Evidence of Cover 2018/19

As Insurance Brokers to the Herefordshire Football Association and their affiliated Member Clubs, Leagues and Match Officials including Referees, and as providers of the National Game Insurance Scheme we can confirm liability insurance is operative, as detailed within this Evidence of Cover.

This document provides a brief summary of the features, benefits and limitations of the cover provided under the Countycover Liability policy. Cover is subject to the policy terms, conditions and exclusions (a copy of which is available upon request), and is operative only when this document is presented with a valid County FA Affiliation Number for the 2018/19 football season.

Important Information for each affiliated Adult/Open Age club or league:

Cover will only operate for any club, league or team that plays at:

- Step 5 and below (Men's football)
- Tier 3 & below (Women's football)

Cover will only operate for match officials at:

- Step 2 and below (Men's football)
- Tier 3 and below (Women's football)

If you have any teams playing at Step 4 or above (Men's football) or Tier 1 or Tier 2 (Women's football), please note that cover will not be operative, and you should contact Bluefin Sport or your County Football Association to discuss the options available to your club.

Cover is also operative in respect of affiliated Youth football clubs, teams and leagues at all steps of the Non-League Football Pyramid.

For clubs or leagues that operate licensed premises – It is important to note the 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. Please contact Bluefin Sport to discuss your insurance requirements and receive a quotation. A licensed premise is one that supplies or sells alcohol and/or provides public entertainment.

Public Liability Subjectivities:

We have highlighted some important conditions of cover below, but for full details of all terms and conditions please refer to the policy schedule and policy wording.

Car parks - for clubs and leagues that have car parks for which they are responsible, it is a condition of the insurance that a Disclaimer Notice must be clearly displayed stating that no liability is accepted 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 - for clubs and leagues that have designated changing facilities, which they either own or operate, it is a condition of the insurance that a Disclaimer Notice is clearly displayed in a prominent position in or adjacent to the designated changing facilities, stating that no liability is accepted for any loss or damage to visitors' personal effects. An attendant must also be on duty therein throughout the whole of the time the designated changing facility is in use, or it must be adequately locked if unattended.

Cyber Liability – 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 your 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 you become aware or had reasonable grounds to suspect that it had been made available to any unauthorised person;
- take reasonable steps to ensure that all personal data held by the Insured is encrypted.

Bonfires and Fireworks

Please note: Cover includes bonfires and fireworks displays but this will be subject to agreed event plan criteria

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

Claims Notification Procedure

Please note that all incidents that could give rise to a claim must be **immediately** reported to Bluefin Sport, with any writ or summons forwarded on immediately following receipt. You should not admit liability under any circumstances as the insurers will respond to all allegations on your behalf.

The insurer 'Catlin Underwriting Agencies Ltd' 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 that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.**

Please note that there are now strict timescales in place which must be adhered to following formal notification of a Public Liability or Employers' Liability claim.

You should follow the steps outlined below following receipt of a formal notification of a claim by a legal representative acting on behalf of the claimant :-

1. If you receive a Claims Notification Form (CNF) relating to either a claim against your club or a player you should **immediately** (and no later than one working day) send an electronic acknowledgment of receipt of the CNF to the claimant's legal representatives. We suggest a wording of: "We acknowledge receipt of the CNF dated xx/xx/xx which is being passed onto our insurer, Catlin Underwriting Agencies Ltd, under policy number SL1000599924/012.

2. You should then **immediately** send the CNF and associated correspondence to Bluefin Sport to enable formal acknowledgement by the insurer to the claimant's legal representatives (NOTE: Bluefin Sport will not be able to acknowledge such notifications; this is the responsibility of the insurer).

3. A Liability Report Form should also be completed and sent to Bluefin Sport. This form can be downloaded from **www.bluefinsport.co.uk/ngis**, or you can request a form from Bluefin Sport on **0345 872 5060** or at **ngisclaims@bluefinsport.co.uk**.

All forms and correspondence can be sent to Bluefin Sport:-

Post Bluefin Sport, Castlemead, Lower Castle Street, Bristol, BS1 3AG
E-mail ngisclaims@bluefinsport.co.uk

The National Game Insurance Scheme
Delivered by The FA's appointed broker, Bluefin Sport

Bluefin Sport

Countycover

County FA Liability Insurance Scheme I Evidence of Cover – 2018/19 season

POLICY NUMBER: SL1000599924/012

INSURED: Affiliated member Clubs, Leagues and Referees of Herefordshire Football Association

PERIOD OF INSURANCE: 1 July 2018, or date of affiliation, whichever is later, to 30 June 2019, both dates inclusive

STEPS INSURED:

Adult/Open Age Football	Step 5 and below (Mens)
	Tier 3 and below (Womens)
Youth Football	All Steps
Match Officials	Step 3 and below (Men's football)
	Tier 3 and below (Women's football)

UNDERWRITTEN BY: Catlin Underwriting Agencies Ltd

PUBLIC & PRODUCTS LIABILITY	
Limit of Indemnity	£10,000,000 any one occurrence in respect of Public Liability £10,000,000 in the aggregate in respect of Products Liability
Player to Player Defence Costs	£250,000
Excess	£100 each and every claim for damage to Third Party Property, £25 in respect of each and every claim for damage to glass/windows
EMPLOYERS LIABILITY	
Limit of Indemnity	£10,000,000 any one occurrence £5,000,000 terrorism and asbestos
Excess	£Nil
OFFICERS & COMMITTEE LIABILITY	
Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate
Excess	£250 each and every claim
PROFESSIONAL INDEMNITY	
Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate
Excess	£100 each and every claim
CYBER LIABILITY	
Limit of Indemnity	£500,000
Excess	£250 each and every claim and in the aggregate

Subject to the aforementioned, the affiliated league/club/referee shall observe fulfil and be subject to the terms, exclusions and conditions contained in the master policy document. A copy of the master policy is available from your County Football Association or Bluefin Sport.