Marsh

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

Legal liability insurance

Countycover and *Countycover Plus* policy summary for clubs and leagues (steps 5 or tiers 3 and below), and match officials (steps 2 or tiers 3 and below).

Valid from 1 July 2023

Introduction

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

CONTENTS

How we use you data.
If you are interested in how we use your personal information and how you may exercise your rights in respect of that information, please refer to the Marsh Privacy Notice https://www.marsh.com/uk/privacy-notice.html

About the policy

What is Countycover?

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

Five elements of cover

Our exclusive policy consists of:

- Public & products liability (with options for ‘Player to Player’ cover)
- Employers’ liability
- Officers & committee liability
- Professional indemnity
- Cyber liability

‘Player to Player’ liability cover

Player to Player refers to a situation where a bodily injury claim could arise from an incident alleged to have been caused by one player to another whilst participating in a game or training, subject to the terms, conditions and exclusions of the policy.

We provide two policy options regarding player to player incidents:

Countycover

This package that automatically includes Player to Player’ legal defence costs of up to £250,000 but excludes any damages that may be awarded to the claimant.

Countycover Plus

Includes ‘Player to Player’ cover for legal defence costs and awards up to £10,000,000.

How do I purchase this cover?

By CFAs adopting The FAs National Game Insurance Scheme, Liability is arranged on a group basis to ensure the premiums are more affordable to their affiliated clubs and leagues within grassroots football.

Clubs and Leagues can purchase Countycover or Countycover Plus Liability insurance via the affiliation process to their parent County Football Association.

The Countycover and Countycover Plus Liability insurance covers extends to the club/legal entity as a whole including all forms of affiliated football.

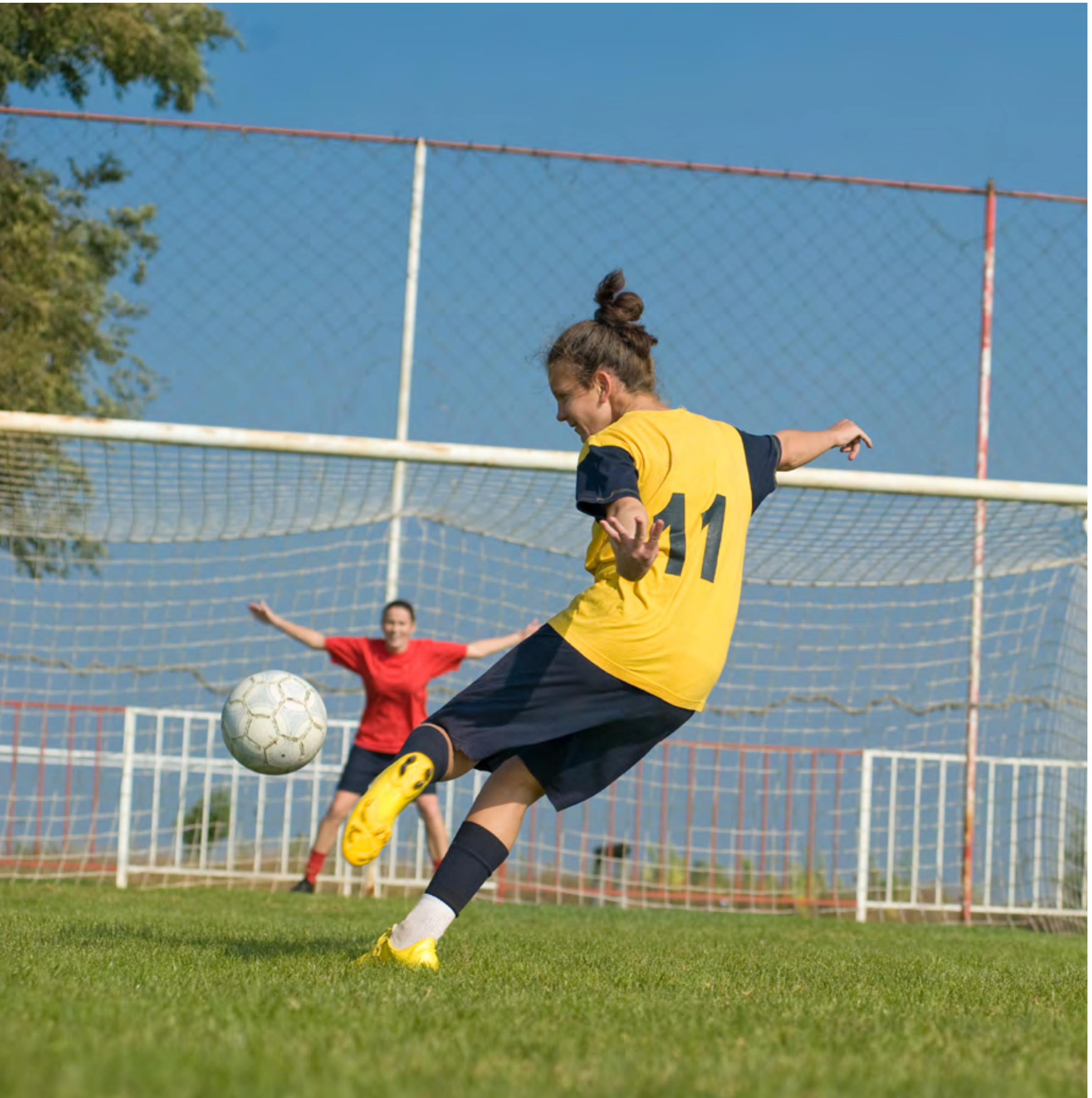
Further details of this policy can be found overleaf.

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 marshsport.co.uk/ngis.

Is Countycover adequate for my club/league?

This policy is designed to meet the demands and needs grassroots football (at Step 5 and below and Tier 3 and below) that are required to insure 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 Marsh Sport.



Policy excesses

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

The period of insurance

Cover will be provided for 12 months from 1 July 2023 or the date a club/league affiliates to the County Football Association and cover agreed, whichever is the later. The scheme is annually renewable on 1 July the following year.

The insurer

The policy is underwritten by AXA XL Insurance Company UK Ltd. AXA XL are recognised as a market leader with significant industry experience, sector knowledge and embedded product expertise. To learn more, visit https://axaxl.com/insurance/products/sports-and-leisure-insurance

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

Require assistance?

This document is a summary of the cover provided by the insurance policy which is available as part of your affiliation to your County Football Association.

The purpose of this summary is to provide information on the scope of cover.

If however, you have any questions please contact Marsh Sport.

0345 872 5050
marshsport@marsh.com
marshsport.co.uk/ngis

AT A GLANCE — IS THIS COVER RIGHT FOR YOU?

Do you have any teams which play at Step 4 and above, or Tier 2 and above?

YES → **This policy is only available for clubs and teams at Step 5 and below or Tier 3. Please contact Marsh Sport and we can provide a separate quotation for you.**

NO ↓

Do you operate a licensed bar which is open outside of club activities and/ or to the general public?

YES → **Is this insured separately?**

- YES → This liability policy should meet your requirements.
- NO → **This policy is only available for clubs and teams at Step 5 and below or Tier 3. Please contact Marsh Sport and we can provide a separate quotation for you.**

NO ↓

This liability policy should meet your requirements.

Please don't forget if you are organising an event in excess of 5,000 attendees you must contact Marsh Sport to arrange relevant insurance. If you are organising a bon ire or ireworks display, then cover is subject to agreed event plan criteria (see glossary page 12).

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

If you are in any doubt as to whether this cover meets the requirements of your club call 0345 872 5060 or email *marshsport@marsh.com*

FREQUENTLY ASKED QUESTIONS

Does the policy cover third party liability claim as a result of injuries sustained inside a clubhouse?

Yes, this policy will indemnify you for claims made by a third party as as result of your negligence.

Can we have a 'Lads v Dads' match?

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.

Does the policy cover injury to players?

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 marshsport.co.uk/ngis for further information.

Are soccer tots covered?

Yes. There are no age restrictions to the liability cover, however it is recommended that children under 6 years of age are also supervised by their parent or guardian.

Are coaches covered?

Coaches are covered whilst working solely for the club but not independently.

We are having a bonfire and firework display. Are we covered?

Yes, but cover is subject to your compliance with the agreed event plan criteria. Please refer to the glossary (page 12).

Important notes

This document provides a brief summary of the features, benefits, and limitations of the cover provided by the Countycover (and Countycover Plus) liability policy, arranged by Marsh Sport and underwritten by AXA XL Insurance Company UK Ltd.

This insurance provides cover in respect of all recognised and sanctioned forms of football; Youth, Adult, Futsal and Powerchair 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 Marsh Sport if your club or any team within the club play at Step 4 and above, or Tier 2 and above.

Match officials

The cover applies in respect of a match official whilst officiating in a football match which is sanctioned by their parent County FA and/or The Football Association, at Step 2 and below (men's) or Tier 3 and below (women's).

Referee tutors

Referee Tutors are automatically insured when delivering refereeing courses. Each Referee Tutor must be registered directly with The FA and sanctioned to run the course. Each Referee Tutor is required to be registered to the County FA which you are delivering the courses on behalf of. Tutoring sessions are permitted up to a maximum of 30 hours per year.

Licenced activities

Cover automatically extends to include both a club and leagues commercial activities however in respect of the operation of a licenced premises, cover does not extend for operation outside of club activities and/or to the general public (i.e. non-members or guests). If the licenced bar is only open when sport is being played, meetings are taking place or for official club events, additional liability insurance is not required. For any clubs that operate a licenced bar as a commercial enterprise, i.e. outside of club activities and/or to the general public, please contact Marsh Sport to arrange additional cover.

Fun Days and Inflatables

The liability policy extends to indemnify the club if you are organising fundraising events, such as; tournaments, family fun days, barbeques, family disco and stalls. The policy allows for the hosting of the types of events detailed above providing the attendance does not exceed 5,000 attendees per day.

Any hazardous activity such as the operation of inflatables, bouncy castles, table football, zorbing and any rides are excluded. It is possible to extend cover to include the operation of inflatables hired in. The hiring company are typically responsible for the operation and therefore it is also their responsibility to have insurance in place. In the event of a claim made against you, your insurers could redirect the claim to the hiring companies insurers.

We require you take a a copy of the hiring companies public liability insurance documentation including the policy number and Insurer name. If the hiring company will not take responsibility for the insurance of their equipment, and you are responsible please contact Marsh Sport for further information.

Please note: in all circumstances a full event risk assessment must be made and recorded by the club in plenty of time prior to the event taking place.

Tournaments

Cover allows for the organisation of a tournament, providing it has been sanctioned by your County Football Association

All participating teams are required to be affiliated to a County Football Association and have their own insurance in place covering their participation in your tournament.

You are obliged to check this before authorising their participation.

Please note cover includes bonfires and fireworks displays, but this will be subject to agreed event plan criteria (see glossary page 12).

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

Cover for Under 6's

This policy will extend for activities organised by clubs for all age groups including under 6 years of age.

It is understood teams of this age are able to play exhibition football in line with FA guidance, however this liability policy would extend to protect clubs as a whole, and this includes 'soccer tot' style training sessions.

It is understood that the parents or guardians of the children will supervise their children.

A full health and safety check should be completed and recorded by the club, along with a signed declaration for each child confirming the parents/guardian accept responsibility for their child during

these sessions. It is a requirement that coaches will be fully qualified and be DBS (Disclosure and Barring Service) checked.

Football Tours

If the tour is being organised by another UK based, affiliated football club the Public Liability policy will protect the club and players in the same manner. The liability policy for the club cover is operative Worldwide, excluding the United States of America and Canada.

It is recommended that additional travel insurance is taken out for the tour, as this type of policy will usually include cover such as emergency medical expenses, 24/7 assistance, repatriation, lost luggage and cancellation costs etc.

If the club wish to arrange a group policy, Marsh Sport has an on-line facility in association with Jackson lee Underwriting (JLU) where cover can be purchased online at http://marshsport.co.uk/sportstravel

Just Play Initiatives

This insurance policy does not extend for Just Play Initiatives. Please contact the County FA in order to arrange separate insurance for this activity.

Five elements of cover in one policy

Choose Countycover or Countycover Plus.

Do you require 'Player to Player' defence costs only (Countycover) or defence costs and awards (Countycover Plus)?

WHICH OPTION?

'Player to Player' cover explained:

In today's litigious environment, we believe that every player and club should consider the peace of mind that 'Player-to-Player' insurance can provide. A player could be faced with personally having to pay the claim being made against them from another player as a result of a foul playing challenge on the pitch. Clubs can also be held liable in such incidents and without any cover could face the possibility of funding a claim themselves and ultimately face losing their assets.

We provide two cover options for 'Player-to-Player' protection:

Countycover insurance does not provide cover for claims that arise from one player injuring another whilst participating in a game or training ('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 terms, conditions and exclusions of this insurance, 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 award that may be given.

Countycover Plus includes 'Player to Player' cover for legal defence costs and any damages that may be awarded to the claimant up to the Limit of Indemnity subject to terms, conditions and exclusions of the policy.

Countycover	
Public and products liability	£10,000,000
Employers' liability	£10,000,000
Officers and committee liability	£10,000,000
Professional indemnity	£10,000,000
Cyber liability	£25,000
Player to Player **defence costs only**	£250,000
Cost per club or league £32.00 inclusive of Insurance Premium Tax	

OR

Countycover Plus	
Public and products liability	£10,000,000
Employers' liability	£10,000,000
Officers and committee liability	£10,000,000
Professional indemnity	£10,000,000
Cyber liability	£25,000
Player to Player	£10,000,000
Cost per club or league £64.00 inclusive of Insurance Premium Tax	

All these covers included:

Public and products liability

Provides protection against legal liability for bodily injury to third parties and damage to third party property. 'Player to Player' cover options for either legal defence costs only or to include cover for damages that may be awarded. (See 'Which option?'notes).

Employers' liability

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

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 for a fee.

Officers and 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.

Cyber liability

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

The policy cover summary

PUBLIC AND 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, inflatables, 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 legal damages that may be awarded to a claimant.
- 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 £1,000.
- 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 damages that may be awarded to a claimant.
- 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.
- Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof.

  This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

  a. any fear or threat (whether actual or perceived) of; or

  b. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof.

Limitations

- Car parks cover limited to £50,000 per vehicle.
- Cover does not extend to premises that operate as a social club.
- 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.

Countycover Plus

Cover includes

- As per Countycover but includes 'Player to Player' cover for legal defence costs and any damages that may be awarded to the claimant up to the Limit of Indemnity.

Main exceptions

- As per Countycover but the 'Player to Player' liability exclusion is removed.

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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 AND 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, e.g. 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 and fraud.
- Breach of professional duty.
- Bodily injury, property damage, pollution, nuclear risks and war.
- Prior claims and 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.

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CYBER LIABILITY £25,000

Cover includes

- The content of the club/league's 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.

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.

YOUR AT-A-GLANCE GLOSSARY

Claims made (please note this only applies to Sections 3 and 4)

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.

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.

'Player to Player'

A term used to define a situation where a claim arises from one insured injuring another whilst participating in a game or training. (NB: policy wording refers to this cover as 'Insured v Insured').

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.

CLAIMS NOTIFICATION PROCEDURES

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

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

The insurer 'AXA XL Insurance Company UK 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 failure to report a circumstance or a potential claim immediately could result in this policy not covering the incident.

0345 872 5060
marshsport@marsh.com
marshsport.co.uk/ngis

About Marsh Sport

Marsh Sport is a trading name of Marsh Ltd with dedicated teams across the UK offering insurance broking and risk management advice to the world of sport, entertainment and leisure industries. We are amongst the market leaders in the provision of insurance intermediary and risk management services in the sport sector. For more information, visit marshsport.co.uk

About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over $20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit marshmclennan.com, and follow us on LinkedIn and Twitter.