Countycover Plus

County FA Liability Insurance Scheme I Evidence of Cover 2020/21

As Insurance Brokers to the Hertfordshire Football Association Ltd, and as providers of the National Game Insurance Scheme we can confirm that 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 Plus 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 2020/21 football season.

Important Information:

Affiliated Adult/Open Age Clubs or Leagues

Cover is operative in respect of affiliated clubs or leagues at the following steps of the non-league pyramid :-

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

Referees & Match Officials

Referees & Match Officials are insured through their parent County Football Association whilst officiating any football match which has been sanctioned by a County Football Association and/or The Football Association.

Cover is operative in respect of football matches, at the following steps of the non-league pyramid :-

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

For Clubs or Leagues that Operate Licensed Premises

It is important to note that the policy automatically extends to include the commercial activities of an affiliated football club or league, however, in respect of the operation of licensed premises, cover is operative where the annual turnover/revenue from the licensed premises does not exceed £30,000.

For any licensed premises that generate an annual turnover/revenue which exceeds £30,000, separate liability insurance will be required. 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.

Bluefin Sport is a trading name of Marsh Ltd. Marsh Ltd is authorised and regulated by the Financial Conduct Authority.
Registered in England and Wales Number: 1507274.
Registered Office: 1 Tower Place West, Tower Place, London, EC3R 5BU

Important Information:

Your insurance is subject to the terms and conditions of the insurer's standard policy wording. These terms and conditions are detailed within the summary of cover and policy wording, copies of which are available from your Football Association or from Bluefin Sport. For your information we have shown some of these below:

Public Liability

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 that 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' 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 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 SL1000599924/013.

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, The Paragon, 32-36 Victoria Street, Bristol, BS1 6BX
E-mail ngisclaims@bluefinsport.co.uk

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

Bluefin Sport

Countycover Plus

County FA Liability Insurance Scheme I Evidence of Cover – 2020/21 season

POLICY NUMBER: SL1000599924/013

INSURED: Affiliated member Clubs, Leagues and Referees of the Hertfordshire Football Association Ltd

PERIOD OF INSURANCE: 1 July 2020, or date of affiliation if later, up to and including 30 June 2021

STEPS INSURED:

Adult/Open Age Football	Step 5 and below (Mens) Tier 3 and below (Womens)
Youth Football	All Steps
Referees and 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 Player to Player Defence Costs and Awards Inclusive £10,000,000 any one claim and in the aggregate in respect of Products Liability
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
Amendment: It is noted and agreed that Exclusion (m) under Section 6: Public & Products Liability Section, is deleted and restated as follows:	(m) for any Bodily Injury caused, or contributed to, by any participant to any other participant whilst participating in a match, practice or training, arising from or caused by:- I. an 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 committed or alleged to have been committed or; II. an act or acts committed by a member whilst under Club, League or Association suspension
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 any one occurrence and in the aggregate
Excess	£250 each and every claim

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.