



COUNTYCOVER

Football club liability insurance scheme | summary of cover 2009/10

Summary of cover



This summary includes:

- What is the COUNTYCOVER Scheme?
- Is the COUNTYCOVER scheme cover adequate for my club/league
- Are there any excesses?
- The period of insurance
- Are club tournaments and fund raising events covered?
- The Insurer
- Summary of the covers & significant exclusions (e.g. 'player to player')

This leaflet provides a brief summary of the features, benefits and limitations of the cover provided by the Bluefin COUNTYCOVER Liability policy, underwritten by Sportscover Europe Ltd.

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 on our website: www.bluefingroup.co.uk/countycover (available from 1 July each season).

What is the COUNTYCOVER Liability Scheme?

This Liability Insurance Scheme is designed to indemnify the County Football Association and its affiliated member clubs / leagues and match officials. By arranging cover as a block insurance scheme it means that premiums are more affordable to clubs and leagues at the lower levels of the game.

This scheme primarily provides **Public Liability Insurance**. A club / league can be held legally liable if it is proven

that it was negligent or failed to take 'reasonable care' to prevent injury to a member of the Public or members of the club/league or damage to third party property.

Public Liability Insurance is designed to pay compensation and legal costs that arise if the club / league or any of its members are found to be at fault. This cover is not to be confused with Personal Accident Insurance.

To find out more about our scheme arrangements for Football Associations call **0845 872 5060** or visit www.bluefingroup.co.uk/countycover

Protection against legal liability for bodily injury to third parties & damage to their property



Is the COUNTYCOVER liability scheme cover adequate for my club/league?

This product is designed to meet the demands and needs of the majority of amateur and semi professional clubs/leagues that wish to protect themselves against Third Party liability. Cover includes Property Owners Liability for clubs/leagues that own a clubhouse, changing facility or stands.

It is important to note that for clubs and leagues that operate a licensed premises, cover for this aspect of the operation is not provided and separate cover should be sought.

The above statements do not constitute advice or a personal recommendation for our COUNTYCOVER product. Should you require advice please contact Bluefin.

We can provide quotations for the operation of licensed premises

including Combined Insurance packages for Buildings, Contents and Employers Liability if required.

Are there any 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 made for damage to glass/windows.
Employers Liability: £Nil
Officers & Committee Liability: £250
Professional Indemnity: £100

The period of insurance

This COUNTYCOVER Liability Scheme provides cover for 12 months from 1 July of each year (or the date a club / league affiliates to the County Association and cover agreed, whichever is the later). The scheme is annually renewable on the 1 July the following year.

Are club tournaments & fund raising events covered?

Legal Liability arising from club fund raising and tournament events, of up to 5,000 attendees per day, would be covered but excluding events such as fireworks, driving experiences, bouncy castles, water sports, anything at height – above 3 metres (e.g. bungee jumping).

However, the policy can usually be extended by contacting Bluefin, subject to an additional premium, and events are reviewed on an individual basis depending on their size and nature. Most tournaments

will need to be sanctioned by your County Football Association. Please note: the policy does not include cover for event cancellation, abandonment or curtailment or event property.

The insurer

Formed in 1986 Sportscover has become market leaders in providing innovative insurance products for amateur sports individuals, clubs / teams and associations.

Using the excellent financial security of Lloyd's of London, Sportscover has worldwide capabilities with offices in the UK, Australia, Canada and Asia.

For more information please visit www.sportscover.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 and should help 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 would be happy to discuss your requirements in more detail.

Call Us:

0845 872 5060

Email Us:

info@countycover.com

Write to Us:

Bluefin, Castlemead,
Lower Castle Street, Bristol, BS1 3AG
www.bluefingroup.co.uk/countycover

Public / Products Liability

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 as specified on the Evidence of Insurance that will be issued by your County Football Association.

Cover, features and benefits

Cover Includes:	Main Exceptions:
<ul style="list-style-type: none"> • The organised activities of semi professional and amateur football clubs/ leagues and members of the County Football Association. • Club social and fundraising events up to 5,000 attendees but excluding events such as, fireworks/bonfires, driving events, bouncy castles, water sports, anything at height - 3 metres or above from ground level (e.g. bungee jumping). • Property Owner's Liability, including liability for spectator stands, temporary or permanent (excludes operators of licensed premises.) • Legal Defence Costs in the event of 'Player to Player' (participant to participant) incident provided the insurer believes there is a strong possibility of successfully defending the allegation. (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 below Step 2 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. • Special Third Party Property Damage Extension for windows/windcreens. Excess is reduced to just £25. • 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 only available to clubs who ensure all managers, coaches and members who have direct involvement with children have been CRB checked and approved as per Football Association recommendations. • Car Parks 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 not licensed for road use – e.g. sit on mowers 	<ul style="list-style-type: none"> • The first part of any claim (your excess). • Liability arising from property ownership with regards to the operation of licensed premises • 'Player to Player' liability • Deliberate, intentional or reckless acts • Actions of a player whilst under club, league or association suspension • Liability caused or arising from fireworks/bonfires, driving experiences, bouncy castles, water sports, anything at height of 3 metres or above from ground level e.g. bungee jumping). • from fireworks/bonfires, driving experiences, bouncy castles, water sports, anything at height 3 metres e.g. bungee jumping). • Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you) • Liability to any employee in respect of injury arising out of, and in the course of, his/her employment by the insured club/ league. • 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 • War or acts of terrorism • Radioactive contamination • Gradual pollution or contamination • Contractual Liability • Asbestos • Products manufactured <p>Limitations:</p> <ul style="list-style-type: none"> • Car parks cover limited to £50,000 per vehicle • Designated Changing Facilities cover limited to £10,000 • 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 £100,000. • Abuse cover limited to £250,000 • Special Third Party Property Damage excess reduction for windows/windcreens only applies if total cost of damage in the year is less than £2,000 . <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>PLEASE NOTE: that this is not a Group Personal Accident Policy and cover excludes 'participant to participant' (player to player) incidents.</p> </div>

COUNTYCOVER

PLEASE NOTE:

The following covers are only operative if specified on the Evidence of Cover that will be issued by your County FA

Employers Liability

Protection against legal liability in respect of claims made for injuries caused to any employee of the club/league/association 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)

Officers & Committee Liability & Professional Indemnity

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 including that relating to employees, club or league members and the general public.

If included as part of the your County FA's scheme, the following covers (up to a limit of indemnity as specified on the Evidence of Insurance that will be issued by your County Football Association) would provide officers and committee liability and professional indemnity insurance. To protect your personal assets these covers include claims brought against individuals and not the club or league.

Cover, features and benefits

Officers & Committee Liability:

Cover Includes:

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

Professional Indemnity

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/association.

Main Exceptions

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