



21 August 2009

To: All Affiliated Clubs

Dear Colleagues,

Public Liability Insurance

As you are aware, all clubs that affiliate to Gloucestershire FA are able to purchase, as part of the affiliation process, Public Liability Insurance.

For season 2009/10, we have purchased Public Liability insurance through SBJ Sports who are part of the Bluefin Group Ltd. We chose SBJ Sports as they offered a reasonably priced policy and have provided both the Association and its member clubs with a good service for several years.

The cost of the policy is £19.00 per club inclusive of Insurance Premium Tax. Gloucestershire FA adds an administration fee of £2.00, bringing the total cost to £21.00 per club.

Please note that it is important that all members of your club, particularly the players, familiarise themselves with the scope of the policy. A copy of the policy wording is available at www.countycover.com/gloucestershire.html

Significant Features and Benefits

Although we would recommend that the policy wording is read in full, we can summarise the significant features and benefits as follows:

Cover includes:

- 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)

Page 1 of 3



Official kit supplier to Gloucestershire FA



- 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

*Whilst the policy does not automatically include 'player to player' liability (as with all insurance policies; there is an exclusion for deliberate, intentional or reckless acts), it will cover Legal Defence Costs in the event of a player to player incident provided the insurer believes there is a strong possibility of successfully defending the allegation.

Main exceptions:

- 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).
- 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



Important note:

Please note that the public liability cover we have purchased does not cover “player to player” incidents. This means that players in your club who cause an injury to another player on the field of play will not be covered by the County Association’s public liability insurance. Likewise, if a player at your club is injured by a player on the opposing team, the player who caused the injury will not be covered by the County Association’s public liability insurance. The County Association fully investigated whether it would be appropriate to purchase this type of insurance and it was resolved that, due to the limited number of brokers offering this type of cover, and due to the cost of the premiums, it was not practicable. Please note that all players have a personal responsibility to ensure that there is insurance in place which meets their needs. If clubs or players feel that they would benefit from additional insurance cover, then it is their responsibility to purchase this themselves.

We would advise all clubs to make a copy of this letter, and the policy wording, available to their players. Should you have any queries in relation to the contents of this letter, or the cover in place, please do not hesitate to contact GFA Operations Manager, Chris Lucker, at the above address.

Yours faithfully



David Neale
Chief Executive

