



## Legal liability insurance

**Countycover** policy summary for clubs and leagues (Steps 5\* or Steps W2 & below) and match officials (Steps 2 or Steps W2 & below)

\*See important note on next page.

Valid from 1 July 2015



**The National Game Insurance Scheme**

Delivered by The FA's appointed broker, Bluefin Sport

# Five elements of cover in one package

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

## What is the National Game Insurance Scheme (NGIS)?

In 2012 The FA carried out a review of insurance across grassroots football which highlighted a lack of guidelines, and prompted the introduction of minimum standards across all Counties.

The National Game Insurance Scheme (NGIS) has been designed to address this by raising the standard of insurance covers available and to provide more affordable solutions to grassroots football.

## About Bluefin Sport

We are a national provider of insurance and risk management solutions to the world of sport and our approach has helped to make us one of the UK's leading sport insurance brokers.

## Award winning service

We were awarded the accolade 'Best Professional Service Business Serving Football' at the 2013 Football Business Awards. The awards are designed to celebrate excellence among businesses operating in the world of football and celebrates the essential role of business in sport.

We are one of only a few brokers which hold both an 'Outstanding' award by Investors in Customers (an independent survey of the quality of our customer service) and Chartered status, an exclusive title only awarded to firms which meet certain rigorous standards of professionalism and capability.

It signifies that we are serious in our pursuit of the highest standards.

**This leaflet provides a brief summary of the features, benefits and limitations of the cover provided by the Countycover liability policy, arranged by Bluefin Sport and underwritten by Sportscover Europe Ltd.**

### Important note:

The cover will only operate for any club, league or team that plays at Step 5 and below (Men's) or Step W2 & below (Women's) or a match official below Step 2 (Mens) or Step W2 (Women's). Please contact Bluefin Sport if your club or any team plays in Step 4 and above or Step W1 and above.

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

## Contents:

- What is Countycover?
- Five elements of cover
- How do I purchase the cover?
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- Policy excesses
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- The insurer
- Summary of the covers and significant exclusions

## ROSPA advice

The Royal Society for the Prevention of Accidents (RoSPA) has a partnership with Sportscover, the underwriters of this policy.

This partnership initiative means that access to RoSPA advice and support services can be available in the event of a public liability incident.



# About the policy

## What is Countycover?

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

## Five elements of cover

Our exclusive policy consists of:

### Public & products liability

1

Provides protection against legal liability for bodily injury to third parties and damage to third party property. Includes 'Player to Player' legal defence costs cover. (See 'Player to Player liability cover heading').



### Employers liability

2

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



### Officers & committee liability

3

Provides cover for claims made directly against individuals at the club e.g. officer, committee member, director and/or trustee for alleged wrongful acts.



### Professional indemnity

4

Liability cover for claims made against the club for negligent acts, errors or omissions, libel, slander and defamation. Includes cover for coaching activities that may be given in return for a fee.



### Cyber liability

5

**New for 2015/16**

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

## How do I purchase this cover?

By CFA's arranging cover as a group insurance scheme it means that premiums are more affordable to their affiliated member clubs and leagues at the lower levels of the game.

Cover can be obtained via the affiliation process and premiums are per club, regardless of the number of teams.

- Leagues and competitions can purchase the cover at the same price as clubs.

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 [bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis).

## Is Countycover adequate for my club/league?

This product is designed to meet the demands and needs of the majority of CFA's and their amateur and semi professional clubs/leagues (at Step 5 and below) that wish to protect themselves against third party liability. Cover extends to include 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 insurance should be sought.**

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

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

## Policy 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 for damage to glass/windows.
- **Employers liability:** No excess.
- **Officers and committee liability:** £250
- **Professional indemnity:** £100
- **Cyber liability:** £250 each and every claim

# More about the policy

## The period of insurance

Cover will be provided for 12 months from 1 July 2015 (or the date a club/league affiliates to the County Association and cover agreed, whichever is the later). The scheme is annually renewable on 1 July the following year.

## Player to Player' liability cover

'Player to Player' is a term used to define a situation where a claim arises from one player injuring another whilst participating in a game or training.

Countycover does not cover 'Player to Player' incidents. However, the policy may pay up to £100,000 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 damages legally awarded.

## Are club tournaments and fund raising events covered?

Cover applies to Legal liability arising from club fund raising and tournament events up to 5,000 attendees per day but excluding activities at height (above 3 metres), motorised, water based, inflatables or firework displays.

However, the policy can usually be extended to cover these subject to an additional premium, and events

are reviewed on an individual basis depending on the information provided. Most tournaments will need to be sanctioned by your CFA.

**Please note:** the policy does not include cover for event cancellation, abandonment, curtailment or event property. Contact us if you wish to arrange this.

## The insurer

The policy is underwritten by Sportscover who were formed in 1986 and have become market leaders in providing innovative insurance products for amateur sports individuals, coaches, 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](http://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.

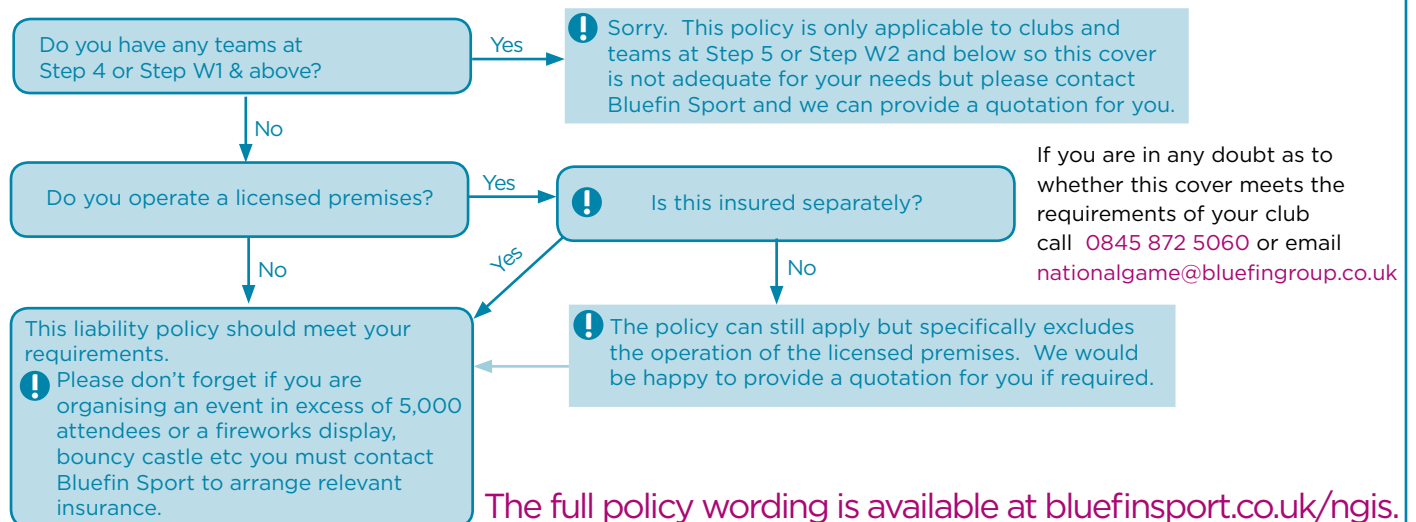
If you are uncertain as to whether cover is appropriate for you please do not hesitate to contact us and we will be happy to discuss your requirements in more detail.

0845 872 5060

[nationalgame@bluefingroup.co.uk](mailto:nationalgame@bluefingroup.co.uk)

[bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis)

## At a glance - is this cover right for you?





# Some claims examples and FAQs

## 1. Public & products liability

### Why should I have it?

#### Claims examples:

1) A player slid off the pitch into a concrete post. It was alleged that the post was erected too close to the playing surface and injury could have been avoided if the club had taken prior action. The club were held liable for the injury to the player.

2) During a football competition the club provided their own barbeque and supplied burgers and snacks. Following the event the club received news of several cases of food poisoning from various people that had attended the event. The club were held responsible.

## 2. Employers liability

### Why should I have it?

#### Claims example:

A club asked a 'volunteer' if he would put the nets up on a regular basis in return for a small monetary reward. The club supplied a wooden step ladder to help fulfil the task.

The stepladder collapsed whilst the volunteer was using it and resulted in sustaining an injury. It was proven that the step ladder was rotten and unsuitable for the task at hand. The club were held liable under Employers Liability because of the master-servant relationship.

## 3. Officers & committee liability

### Why should I have it?

#### Claims example:

During a committee meeting club member A read out a statement relating to club member B. Club member B took offence to this statement and later pursued legal action against club member A for alleged defamation of character.

## 4. Professional indemnity

### Why should I have it?

#### Claims example:

A club coach decided to bring in a new warm up regime before a game. A few players reported back pains a week later. It was alleged that these injuries were as a result of the new training regime and the advice that the club coach had been giving the players.

Claims for injury were pursued against the coach for the instruction and advice he had given. The policy offered protection to the club coach in this particular case.

## 5. Cyber liability

### Why should I have it?

#### Claims example:

A club official drove to work with lap top on back seat. Stops at lights and a thief reaches in and steals the lap top with all the information on club members, including names and address, contact numbers, dates of birth, nationalities and some bank details.

Club had to deal with advising members of the loss of data, banks and dealing with some adverse publicity.

## Frequently asked questions

**Q: Does the policy cover third party injuries sustained inside a clubhouse?**

**A:** Yes. The policy is designed to cover slips, trips and falls due to your negligence but not if your club building is a licensed premises (refer glossary).

**Q: Can we have a 'Lads v Dads' match?**

**A:** 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.

**Q: Does the policy cover injury to players?**

**A:** 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 [bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis) for further information.

**Q: Are soccer tots covered?**

**A:** Yes. There are no age restrictions to the liability policies however it is recommended that for children under 5 years of age their parent or guardian remains with their child.

**Q: Are coaches covered?**

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

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

**A:** Not automatically. Please contact us and we will provide a quotation for you and offer some Health and Safety advice.

**Q: My kit/phone was stolen having been left in the changing rooms whilst I played - can I make a claim?**

**A:** In the first instance this type of claim needs to be referred to your own insurance provider i.e. mobile phone insurance or household cover. Your own club may have a contents policy which potentially could cover items away from the club. A liability claim will only be successful if you can prove the club have acted in a negligent fashion.

# The policy cover summary

## 1. Public & 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 Step W2 & below) and members of the County Football Association.
- Club social and fundraising events up to 5,000 attendees per day but excluding activities at height (above 3 metres), motorised, water based, inflatables or firework displays.
- 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) up to £100,000. 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 and below Step W1 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 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 only available to clubs who ensure all persons who operate in some capacity for the club (e.g. managers, coaches and members etc) and have involvement with children have been DBS (previously known as CRB) checked and approved as per Football Association recommendations.
- Car parks for which you are responsible for. 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.
- 'Player to Player' liability.
- 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.
- Activities at height (above 3 metres), motorised, water based, inflatables or firework displays.
- 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.

#### Limitations:

- Car parks cover limited to £50,000 per vehicle.
- 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 £100,000.
- Abuse cover limited to £500,000.
- 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.

### Kick the Risk

Visit our website to download a Free Guide to Risk Management and find out more about the NGIS

[bluefinsport.co.uk/kicktherisk](http://bluefinsport.co.uk/kicktherisk)



## 2. Employers liability | £10,000,000

Protection against legal liability in respect of claims made for injuries caused to any volunteer, 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 and professional indemnity introductory 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.

## 3. Officers & committee liability | £5,000,000

### 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 eg 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 & fraud
- Breach of professional duty
- Bodily injury, property damage, pollution, nuclear risks & war
- Prior claims & 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/association.

### 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

## 5. Cyber liability | £250,000

### Cover includes

- The content of the club/leagues 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; or
- a breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for personal data; or
- 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 hold 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.

This section of the policy is written on a 'claims made' basis - please refer to the glossary

# At a glance glossary

## Claims made (Please note this only applies to Sections 3, 4 and 5.)

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.

## Countycover

The name of the insurance package which provides Public & Products Liability, Employers Liability, Officers & Committee Liability and Professional Indemnity. Plus in the event of a 'Player to Player' claim it provides £100,000 legal defence costs only.

## 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.

## 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  
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 player injuring another whilst participating in a game or training.

## 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 Steps W1 down to W5 (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.

## Important information. Claims notification procedures.

**Following changes effective from 1st August 2013 to legislation in respect of the handling of liability claims, please note all incidents that could give rise to a claim must be immediately reported and any writ or summons you receive must be forwarded to Bluefin Sport immediately.** The insurer 'Sportscover' 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.**

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[bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis)

**Bluefin**  
Sport