

Legal liability insurance

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 2024

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Section 1

About the policy

What is Countycover Plus?

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 'Player to Player' defence costs and damages)
- Employers' liability
- Management liability – trustees and individual liability
- Professional indemnity
- Crisis Containment

'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.

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 Plus insurance via the affiliation process to their parent County Football Association.

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

If cover is required for Flexi Leagues, Recreational football, Coaching Academies or Coaching Schools please contact Marsh Sport.

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 policy document, a copy of which is available on request or at marshsport.co.uk/ngis

The cost is £70 per club or league including insurance premium tax.

Is Countycover Plus 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 apply.
- **Employers liability:** No excess.
- **Officers and committee liability:** £250 each and every claim.
- **Professional indemnity:** £100 each and every claim.

The period of insurance

Cover will be on a continuous basis from the date of registration for the 2024/2025 football season until such time the club folds and subject the a complete affiliation being completed at the start of each season. Cover is therefore effective 1 July 2024, 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 Hiscox Insurance Company UK Ltd. Hiscox are recognised as a market leader with significant industry experience, sector knowledge and embedded product expertise.

The Capacity in which we are acting

Policy Type	Our Market Search	Who We Are Acting For	Delegated Authority
Combined Liability	We only use Hiscox Insurance Company UK Ltd Insurance for this cover	In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes

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.

We can provide quotations for commercial combined insurance packages in respect of buildings & contents, Liability insurance for Coaching Schools or Academies if required.

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Section 2

Important Notes

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

This insurance provides cover in respect of all recognised and sanctioned forms of football including; Youth, Adult, Futsal and Powerchair Football.

If cover is required for Flexi Leagues, Recreational football, Coaching Academies or Coaching Schools please contact Marsh Sport.

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 – Enhanced for 2024/25

Cover automatically extends to include both a club and leagues commercial activities including the provision of a licenced bar.

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 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.

Bonfires and Fireworks

Cover for bonfires and fireworks displays is subject to agreed event plan criteria which is located at: <https://www.hse.gov.uk/explosives/fireworks/using.htm>

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

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.

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 a 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 – Enhanced for 2024/25

This insurance policy extends for affiliated clubs/leagues arranging Just Play Initiatives.

Dads V Lads

County FA's do not sanction this activity and therefore these matches are specifically excluded from this policy coverage.

Referees

Cover is automatically provided for all forms of refereeing within the remit of the County FA. Cover is only valid whilst officiating football that is appropriately sanctioned and affiliated by the County FA or The Football Association.

This facility extends for stand in referees - the expectation is for the club to record contact details for the stand-in referee and the individual should have a working knowledge of the game. In the event of a claim insurers will need to speak to the stand-in referee and would require copies of the usual match and accident reports.

Section 3

The policy cover summary

Public and products liability insurance £10,000,000

Player v Player defence costs and damages £2,000,000

Abuse £2,500,000

Concussion and Neurodegenerative disease £2,000,000*

* Limit per County FA

- The abuse extension is provided on an Aggregate and Claims made basis
- The Concussion and Neurodegenerative disease extension is provided on a claims made aggregate annual basis.

Key benefits: what risks are you protected against?

Public and products liability insurance covers you when you have to pay compensation to any third party for accidental injury to them or damage to their property, occurring during the period of insurance and as a result of your activities, including fundraising. We will pay up to the limit of indemnity stated in the policy schedule for claims against you arising from:

- bodily injury or property damage;
- trespass or nuisance;
- false arrest, detention, malicious prosecution or eviction.

We will also pay:

- for defence costs incurred with our agreement for covered claims. Your policy schedule will state if such costs are included within the limit of indemnity or payable in addition to it;
- criminal defence costs relating to any regulation or statute which applies to your activities, for example prosecution under any health and safety legislation, in relation to a covered claim;
- the costs of replacing locks, keys and electronic pass cards if you lose any key or pass card to a third party's premises;
- the sums you have to pay as compensation for failing to secure a third party's premises where you have been carrying out your activities, provided that you have reasonably secured the premises as required ;
- the sums you have to pay as compensation if any of your employees or volunteers uses a third party's telephone system without their authority;

- the sums you have to pay as compensation under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975.

The limit of indemnity you select may be on an each and every claim basis or an aggregate basis depending upon the type of claim. Your policy schedule will show which basis applies.

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 which is located at: <https://www.hse.gov.uk/explosives/fireworks/using.htm>
- **Property owner's liability**, including liability for spectator stands, temporary or permanent.
- 'Player to Player' cover for legal defence costs and any damages that may be awarded to the claimant up to the Limit of Indemnity.
- 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/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 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.
- 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).
- 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.
- Certain hazardous activities" as defined in the policy.
- 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.
- Communicable Disease, 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; Communicable Disease, Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof

Main 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.
- Abuse cover 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/windcreens only applies if total cost of damage is less than £2,000. Windows/windcreens claims more than £2,000 will be subject to the standard policy excess of £100.

Significant or unusual exclusions and limitations

We will not pay claims arising from:

- abuse or molestation, unless this cover is specifically shown as being covered in your policy schedule;
- death or bodily or mental injury or disease of any employee or volunteer of yours;
- the ownership, possession or use of any watercraft, hovercraft, aircraft, drone or mechanically propelled vehicle;
- any cyber attack, hacker or unintentional error affecting any computer or digital technology, including any fear or threat of such an incident or any action taken in controlling, preventing, suppressing or responding to such an incident;
- any designs, plans, specifications, formulae, diagnoses, prescriptions, directions or advice given by you;
- the provision of or failure to provide any treatment or care of any person or animal, other than first aid;
- the recall, removal, repair, reconditioning or replacement of any goods you have supplied;
- the failure of any product, service, process or system provided by you to perform its intended function;
- certain hazardous activities or fundraising events, unless agreed by us in writing ;
- terrorism, war, or nuclear risks, including any fear or threat of such incidents or any action taken in controlling, preventing, suppressing or responding to such incidents;
- any actual or alleged breach of any data protection legislation or regulation

We may reduce any payment we make equal to the detriment we have suffered if you do not take reasonable steps to remedy any defect in any goods or services you have supplied, at your expense.

Please read the policy for details of its terms in full.

Employers liability £10,000,000

£5,000,000 limit of indemnity in respect of terrorism and asbestos

Key benefits: what risks are you protected against?

Employers' liability insurance is compulsory cover for most companies with employees. It covers you for compensation, including your liability for any claimants' legal costs and expenses, which you have to pay to your employees for accidental injury to them, occurring during the period of insurance and in the course of their work for you.

We will pay up to the limit of indemnity stated in the policy schedule for:

- claims against you arising from death, bodily or mental injury or disease of an employee or volunteer arising out of their work for you;

- defence costs incurred with our agreement for covered claims. These costs are included within the limit of indemnity;
- your employees' judgments for bodily injury which remain outstanding against any defendant for six months, provided that the injury arose out of their work for you, we would have covered your liability if you had caused the injury, and the judgment is assigned to us.

In addition, at our discretion we will pay legal costs to defend you if any governmental, administrative or regulatory body brings a criminal action against you, up to the amount stated in your schedule.

Significant or unusual exclusions and limitations

We will not pay for any fines, penalties, punitive or exemplary damages, or any compensation ordered or awarded by a criminal court or for any claims arising from bodily injury:

- occurring offshore;
- suffered where motor insurance is compulsory;
- to any person supplied by you to a client under contract.

This insurance complies with the compulsory cover that you are required by law to have. You must repay all payments we are required to make under the legal provisions governing compulsory insurance of liability to employees, which we would not have been liable to pay under this section of the policy in the absence of such law.

Please read the policy for details of its terms in full.

Management liability – trustees and individual liability insurance £5,000,000

This section of the policy is written on a 'claims made' basis

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.

Key benefits: what risks are you protected against?

Trustees and individual liability insurance covers your trustees, directors, employees and other insured persons for investigations and claims made against them as individuals during the period of insurance as a result of the performance of their duties for you. We will pay up to the limit of indemnity shown in the policy schedule, including the legal costs incurred with our agreement to defend covered claims and investigations.

We will pay for claims and investigations arising from:

- breach of duty, breach of trust, negligence, defamation, breach of warranty of authority;
- a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.

We will also pay:

- for investigations under the provisions of the Corporate Manslaughter and Homicide Act 2017 or the Health and Safety at Work etc. Act 1974;
- the costs to reduce the likelihood or consequence of an investigation, including those undertaken by the Charity Commission;
- the costs incurred to make a compulsory notification to an official body;
- for claims arising from the management of or response to a cyber attack or other cyber event;
- for claims against an insured person, including any claim by data subjects relating to personal data, based on a loss or misuse of data as a direct result of a cyber attack, a hacker or that insured person's own unintentional error. However, we will not cover defence costs for such claims;
- for costs over and above the limit of indemnity where that limit has been used up by another insured person.

In certain circumstances, you or an insured person may apply to purchase an extended notification period of up to three years for an additional premium. Where we agree to provide an extended notification period, this would cover insured persons for claims and investigations made during the extended period arising from acts occurring before the end of the original period of insurance.

Significant or unusual exclusions and limitations

We will not make any payment on behalf of any insured person if that individual had knowledge of a material misstatement in or omission from the information provided to us upon which we agreed to provide this insurance.

We will not cover any claim, loss or investigation:

- arising out of any dishonest or fraudulent act by an insured person. This will only apply after a judgment or other final adjudication or an admission that such act did occur;
- arising from any requirement to clean up any pollution;
- following any acquisition, merger or take-over of you;

- arising out of a cyber attack, hacker, unintentional error in any computer or digital technology, social engineering communication, or any claim by a data subject relating to personal data arising from such item or event. This does not apply to claims covered under the specific cover for loss of data from a cyber incident or where the claim is brought by a shareholder or creditor directly due to the insured person's management of or response to the incident;
- brought by any injured party for bodily injury or property damage, other than in relation to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.

Please read the policy for details of terms in full.

Professional indemnity £10,000,000

This section of the policy is written on a 'claims made' basis.

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.

Key benefits: what risks are you protected against?

Professional indemnity insurance covers you for compensation you have to pay to your clients or any other third parties as a result of problems with your work. We will pay for covered claims which are made against you during the period of insurance, up to the limit shown in your policy schedule. We will also pay your legal defence costs incurred with our agreement for covered claims.

We will pay compensation in relation to claims against you for:

- negligence or breach of duty to use reasonable care and skill: if you fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work;
- your advertising or branding: mistakes such as inadvertently defaming or infringing on the copyright of a third party;
- infringement of intellectual property rights like copyright or trademark;
- defamation: libel and slander;
- work undertaken on your behalf by sub-contractors or outsourcers;
- dishonesty of your employees, sub-contractors and outsourcers;

- sums you have to pay as a result of actual or alleged negligent design or negligent specification which has resulted in, caused or otherwise contributed to any pollution.

We will also pay your reasonable and necessary costs:

- if you are subject to an official examination, inquiry or proceeding, including criminal proceeding;
- to avoid or reduce the severity of a claim.

Significant or unusual exclusions and limitations

We will not make any payment for your lost profit or any trading loss suffered by you. We will not pay for claims or losses arising from:

- any bodily or mental injury or death, unless arising from your breach of duty to use reasonable care and skill;
- any reserved legal activity or any activity regulated by the Financial Conduct Authority or Prudential Regulatory Authority or similar regulatory bodies;
- the ownership, use or possession of any land, building, animal or vehicle;
- the loss, destruction or damage to tangible property, unless arising from your breach of duty to use reasonable care and skill;
- your supply, manufacture, sale, installation or maintenance of any product;
- anything which was likely to lead to a claim and which you knew about before the policy started;
- any contractual terms which make you responsible for losses that you would not be responsible for if the term did not exist;
- any breach of your obligations as an employer;
- any discrimination, harassment or unfair treatment, unless arising from your breach of duty to use reasonable care and skill;
- any patent infringement or the disclosure of a trade secret;
- terrorism, civil commotion, strikes, war, communicable disease or nuclear risks including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to such an incident;
- a cyber attack, hacker, or social engineering communication; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to a such an incident;
- any negligent act, error or omission in the operation or maintenance of computer or digital technology such as development, installation, patching or upgrading;
- the failure or interruption of the service provided by internet, cloud services, telecommunications, utilities, or other infrastructure providers;
- the processing, acquisition, storage, damage, loss, alteration, disclosure, use of or access to personal data. We will pay such claims where they arise from your performance of a business activity, and which is not otherwise excluded. Subject to the limit shown in the schedule.

Please read the policy for details of its terms in full.

Explanatory notes for Sections 3 and 4

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.

Officers and Committee Liability and Professional Indemnity insurance provide protection of your personal assets and these covers include claims brought against individuals.

Crisis containment £25,000

Key benefits: what risks are you protected against?

Crisis containment insurance covers you for the costs of engaging the services of a public relations crisis specialist in relation to a covered claim under any section of your Hiscox policy.

We will pay up to the amounts shown in the policy schedule for:

- costs incurred with our prior written consent in utilising the services of the company named in the policy schedule to limit or mitigate the impact of adverse or negative publicity of or media attention to you;
- emergency costs incurred without our consent outside of working hours to limit or mitigate the impact of adverse or negative publicity of or media attention to you.

Significant or unusual exclusions and limitations

We will not pay for crisis containment costs:

- which do not relate to a claim which is covered under another section of this policy;
- which relate to a claim under any management liability – employment practices liability section;
- which relate to any employment claim under any management liability section;
- which relate to any incident, act, investigation, problem or business trend affecting your profession or industry in part or in whole, rather than just you.

We also don't pay for crisis containment costs unless:

- you notify us of the crisis immediately by telephone, using the number stated in the schedule;
- you co-operate fully with us and the crisis containment provider managing the crisis.

Please read the policy for details of terms in full.

The Hiscox Risk Academy: A complimentary benefit

This facility can help you to mitigate risks to the League, Club and teams and is a **free** risk management platform.

As an added benefit this policy you enjoy access to the Hiscox Risk Academy.

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your officials/employees to help you better manage risks and minimise disruption to your club or league.

The Academy allows you to track and deliver training and assessments in a simple online environment across a comprehensive range of topics and threats.

The interactive training is tailored to the needs of clubs and leagues and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. More details on this benefit, including the range of courses and materials available including editable documents and templates to allow you to identify and monitor risks in your own environment are available by registering directly with Hiscox at the link below.

This benefit, available at no extra cost, is designed to help you understand, manage and mitigate risks club and league officials face.

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at: riskacademy.hiscox.co.uk

General terms and conditions

Key terms and conditions

The General terms and conditions form part of your policy and should be read together with the relevant sections for any policy covers you have selected and with your policy schedule including any endorsements. You should read and check all your insurance documents to ensure that you are aware of and understand the cover, limits and other terms and conditions that apply.

The General terms and conditions are made up of the following sections:

General definitions

We use some words throughout your policy with the same meaning wherever they appear. These are shown in bold type and we explain in the General terms and conditions what they mean.

General conditions

These apply to the whole of your policy and set out below is a summary of some of the key conditions.

- **Presentation of the risk**

Your premium and insurance are based on the information that you have given us.

You must:

- fairly present the risk to us, including making sure the details provided to us accurately reflect your business and that you have disclosed to us any other information material to the insurance;
- let us know immediately if anything needs to change or of any changes to your circumstances during the period of insurance which may materially affect your insurance;
- comply with the terms and conditions of your policy.

If you fail to do so, you could invalidate your policy, claims may not be paid or the amount we pay may be reduced.

- **Other insurance**

We will not make payment under your policy if you would be entitled to be paid under any other insurance if your policy with us did not exist.

- **Cover under multiple sections**

If you, or any other insured person under your policy, are entitled to cover under more than one section of the policy in respect of the same claim or loss, we will only provide cover under one section of the policy – being the section that provides you with the most advantageous cover.

- **Cancellation**

You can cancel your policy by giving us 30 days' notice. If we need to cancel the policy, we will give you 30 days' notice in writing. You will only be charged for the premiums due up to the date of cancellation unless we have accepted notification of a claim or potential claim or loss before the cancellation takes effect.

General claims conditions

These apply to the whole of your policy and set out below is a summary of some of the key claims conditions.

In the event of a claim or anything that may give rise to a claim, you must:

- comply with the obligations set out in the General claims conditions together with those set out in Your obligations in the section under which you are making the claim;
- notify us of the incident or event giving rise to the claim in accordance with and within the time frames set out in the notification provisions in your policy documentation;
- make every reasonable effort to mitigate any loss or liability.

If you fail to notify us when you first become aware of a shortcoming, fact or problem, admit you are liable for what has happened or fail to co-operate fully in the investigation of your claim, your claim may not be paid or the amount we pay may be reduced.

If you make a fraudulent claim or try to deceive us, we may terminate the policy.

General exclusions

We will not make payment for any damage, claims or losses arising from solar weather including from solar flares, magnetic field or magnetosphere fluctuations or disruptions. This exclusion applies to each and every section of your policy.

In addition, other exclusions apply to your policy and are included in the particular sections of the policy to which they apply.

Please read the policy for details of terms in full.

Section 4

Claims notification procedures

The key reason for buying insurance is to ensure that your club is protected in the event of an incident occurring for which you may be held liable. It is therefore important to be aware of the principal policy terms shown in this summary. The following guidelines apply to the liability insurances we place for you and if more detailed advice is required please consult Marsh Sport.

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.

The Ministry of Justice stipulates an Insurer in respect of legal liability matters only has:

21 days to reply to a solicitor's initial Letter of Claim

thereafter 90 days in which to complete their investigations and come to a conclusion on liability.

Failure to comply with these deadlines could result in proceedings being issued (which significantly increases the cost of a claim) or penalties becoming payable, so it is vital that notification happens as soon as possible.

To notify a claim/incident/potential claim a Liability Report Form should be completed and sent to Marsh Sport without delay. This form can be downloaded from marshsport.co.uk/ngis or you can request a liability report form from Marsh Sport on **0345 872 5060** or at marshsport@marsh.com.

You should not admit liability under any circumstances as the insurers will respond to all allegations on your behalf.

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



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