



As Insurance Brokers to Hertfordshire County Football Association and their affiliated Member Clubs, Leagues and Referees, and as providers of the National Game Insurance Scheme we can confirm liability insurance is operative, as detailed in full on the enclosed Evidence of cover.

The following cover is subject to the policy terms, conditions and exclusions (a copy of which is available upon request) along with a valid County affiliation number for the 2016 to 2017 football season.

**Important Information for each affiliated Adult/Open Age club or league**

Cover will only operate for any club, league or team that plays at:

- Step 5 and below (Men's football)
- Step W2 & below (Women's football)

Cover will only operate for match officials at:

- Step 2 and below (Men's football)
- Step W2 and below (Women's football)

If you have any teams playing at Step 4 or above (Men's football) or Step W1 and above (Womens 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.

**For clubs or leagues that operate a licensed premises** - the insurance does not extend to cover this aspect of your operations and separate insurance should be sought. A licensed premise is one that supplies or sells alcohol and/or provides public entertainment.

We have highlighted some important conditions of cover below, but for full details of all terms and conditions please view the policy summary and policy wording.

**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;
- make reasonable steps to ensure that all personal data held by the Insured is encrypted.



## 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 'Sportscover Europe Ltd' 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 that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.**

Following changes to legislation in respect of the handling of Liability claims, there are now 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, Sportscover Europe Ltd, under policy number PLON99/0072181
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](http://www.bluefinsport.co.uk/ngis), or you can request a form from Bluefin Sport on 0345 872 5060 or at [ngisclaims@bluefinsport.co.uk](mailto:ngisclaims@bluefinsport.co.uk)

All forms and correspondence can be sent to Bluefin Sport :-

**Bluefin Sport, 6 St Stephens Avenue, Bristol, BS1 1YL** or [ngisclaims@bluefinsport.co.uk](mailto:ngisclaims@bluefinsport.co.uk)



# Countycover

County FA Liability Insurance Scheme | Evidence of Cover - 2016/2017 season

**POLICY NUMBER:** PLON99/0072181

**INSURED:** Affiliated member Clubs, Leagues and Referees of Hertfordshire County Football Association

**PERIOD OF INSURANCE:** 1 July 2016, or date of affiliation, whichever is later, to 30 June 2017, both dates inclusive

**STEPS INSURED:** Adult/Open Age Football Step 5 and below (Mens)  
Step W2 and below (Womens)  
Youth Football All Steps

**UNDERWRITTEN BY:** Sportscover Europe Ltd on behalf of Certain Underwriters at Lloyds

<b>PUBLIC &amp; PRODUCTS LIABILITY</b>	
Limit of Indemnity	£10,000,000 any one occurrence in respect of Public Liability £10,000,000 in the aggregate in respect of Products Liability
Player to Player Defence Costs	£100,000
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
<b>EMPLOYERS LIABILITY</b>	
Limit of Indemnity	£10,000,000 any one occurrence £5,000,000 terrorism and asbestos
Excess	£Nil
<b>OFFICERS &amp; COMMITTEE LIABILITY</b>	
Limit of Indemnity	£5,000,000 any one occurrence and in the aggregate
Excess	£250 each and every claim
<b>PROFESSIONAL INDEMNITY</b>	
Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate
Excess	£100 each and every claim
<b>CYBER LIABILITY</b>	
Limit of Indemnity	£250,000
Excess	£250 each and every claim and in the aggregate

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.