

## To whom it may concern

We act as insurance brokers for 'BRITISH AMERICAN FOOTBALL ASSOCIATION'. We have arranged the following insurance policies on their behalf:

### Insured

British American Football Association, its Committee, Officers & Officials, Affiliated Coaches who hold a valid license, Members of British University American Football League (who have membership & insurance), Adult Members including those acting in the capacity of Team Judges, Associate Officials, Trained Officials, Youth Members, Flag Football Members and Affiliated Clubs (including Committees & Social members) for all American Football activities including Flag Football recognised / authorised by BAFA.

### Public and Products Liability

<b>Insurer</b>	Sportscover Europe Limited Primary £5m Zurich Insurance PLC Excess of Loss £5m in excess of Primary £5m
<b>Policy number</b>	PLON99/0082930 & KV860922
<b>Limit of indemnity</b>	£10,000,000 any one accident and in aggregate in any period of insurance for products supplied Including indemnity to principals clause. £10,000,000 Abuse – BAFA and its affiliated club committee only
<b>Policy period</b>	01 October 2020 – 30 September 2021
<b>Retro Active date</b>	01 April 2011 & 01 April 2014 iro Abuse Claims

### Employers Liability

<b>Insurer</b>	Sportscover Europe Limited
<b>Policy number</b>	PLON99/0082930
<b>Limit of indemnity</b>	£10,000,000 any one occurrence – BAFA and its affiliated clubs
<b>Policy period</b>	01 October 2020 – 30 September 2021

### IMPORTANT NOTICE

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto. Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Bluefin Sport or by the insurers.

## Professional Indemnity

<b>Insurer</b>	Sportscover Europe Limited Primary £5m
<b>Policy number</b>	PLON99/0082930 & KV860922
<b>Limit of indemnity</b>	£ 5,000,000 any one accident and in aggregate
<b>Policy period</b>	01 October 2020 – 30 September 2021

## Directors & Officers Liability

<b>Insurer</b>	Sportscover Europe Limited Primary £5m
<b>Policy number</b>	PLON99/0082931 & KV860922
<b>Limit of indemnity</b>	£ 5,000,000 any one period – BAFA and its affiliated clubs
<b>Policy period</b>	01 October 2020 – 30 September 2021
<b>Retro Active date</b>	01 April 2011

## IMPORTANT NOTICE

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto. Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Bluefin Sport or by the insurers.

## Personal Accident

<b>Insurer</b>	Aviva
<b>Policy number</b>	RTT276487
<b>Policy period</b>	01 October 2019 – 30 September 2020

## **Insured Person**

Any full or associate amateur member of the British American Football Association aged 3 years or over but under 80 years.

## **Operative Time**

- a) Whilst participating in any activity recognised by BAFA anywhere in the world.  
 b) Whilst travelling directly to and from such activity within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland.

COVER	BENEFIT	SUM INSURED
Personal Accident  Please note that benefits are subject to the sliding scale percentages listed in the policy schedule	Accidental Death	£50,000
	Permanent Total Disablement	£50,000
	Permanent Disabling Injuries	£50,000
	Temporary Total Disablement	£100 per week (14 day excess for a maximum of 52 weeks)
	Dental Injury	Up to £500
	Hospital Confinement	£30 per day – 25 days max – £750 max benefit
	Convalescence	£100
	Physiotherapy	Up to £500
	Broken Bones	Arm or wrist - £150 Leg, Ankle, Foot & Skull - £250 Ligament Damage - £250

**Please note this is a summary and full details of all of the coverage is available on the insurance website.**

## IMPORTANT NOTICE

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto. Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Bluefin Sport or by the insurers.

## LIABILITY INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. Names and addresses of any possible witnesses should also be recorded. It is essential that you use a data protection compliant, accident book, available from HSE Books. The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

Strict timescales are now in place to direct the handling of claims, and if these are not adhered to it may mean insurers will be obliged to admit liability and pay the claim.

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported as soon as possible after the event. We would ask you to contact us as quickly as possible. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

Additionally you are also required to comply with the amendments to the Ministry of Justice procedures which came into effect on 31st July 2013. These require disclosure of insurance details within 24 hours of contact by Third Party solicitors following an injury where you may be liable. Failure to comply with the revised procedures will result in a sharp increase in costs.

In order to achieve this, you should notify Howden immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment (Doctor or Hospital).
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.

### IMPORTANT NOTICE

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto. Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Bluefin Sport or by the insurers.

- loss of sight (whether temporary or permanent).
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

## REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

RIDDOR - Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk)

***All policies are subject to terms and conditions as specified in the policy wording and other associated documents.***

### **Any questions?**

If you have any questions, please call me on 0345 872 5060 and I will be happy to help.

Yours faithfully



**Daniel Thompson** Dip CII

Head of Sport – UK

**Bluefin Sport** | The Paragon, 32-36 Victoria Street, Bristol, BS1 6BX, United Kingdom

t: 0345 8725060

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

### IMPORTANT NOTICE

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto. Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Bluefin Sport or by the insurers.

Bluefin Sport is a trading name of Marsh Ltd. Marsh Ltd is authorised and regulated by the Financial Conduct Authority

Registered in England and Wales Number: 1507274,

Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU