

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

Insurer	Sportscover Europe Limited Primary £5m Zurich Insurance PLC Excess of Loss £5m in excess of Primary £5m
Policy number	PLON99/0082930 & KV860922
Limit of indemnity	£10,000,000 any one accident and in aggregate in any period of insurance for products supplied Including indemnity to principals clause. £4,000,000 Abuse – BAFA and its affiliated club committee only
Policy period	01 October 2022 – 30 September 2023
Retro Active date	01 April 2011 & 01 April 2014 iro Abuse Claims

Employers Liability

Insurer	Sportscover Europe Limited
Policy number	PLON99/0082930
Limit of indemnity	£10,000,000 any one occurrence – BAFA and its affiliated clubs
Policy period	01 October 2022 – 30 September 2023



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

Professional Indemnity

Insurer Sportscover Europe Limited
Policy number PLON99/0082930
Limit of indemnity £ 5,000,000 any one accident and in aggregate
Policy period 01 October 2022 – 30 September 2023

Directors & Officers Liability

Insurer Sportscover Europe Limited
Policy number PLON99/0082931
Limit of indemnity £ 5,000,000 any one period – BAFA and its affiliated clubs
Policy period 01 October 2022 – 30 September 2023
Retro Active date 01 April 2011

Personal Accident

Insurer Aviva Insurance Limited
Policy number 100719720GPA
Policy period 01 October 2022 – 30 September 2023

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 the coverage is available on the insurance website.

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.
- 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

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

Yours faithfully

A handwritten signature in black ink, appearing to read 'D Thompson', with a long horizontal stroke extending to the right.

Daniel Thompson Dip CII

Head of Sport – UK

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