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**

<table>
<thead>
<tr>
<th>Insurer</th>
<th>Sportscover Europe Limited Primary £5m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy number</td>
<td>PLON99/0082930 &amp; KV860922</td>
</tr>
<tr>
<td>Limit of indemnity</td>
<td>£10,000,000 any one accident and in aggregate in any period of insurance for products supplied Including indemnity to principals clause.</td>
</tr>
<tr>
<td>Abuse – BAFA and its affiliated club committee only</td>
<td></td>
</tr>
<tr>
<td>Policy period</td>
<td>01 October 2023 – 30 September 2024</td>
</tr>
<tr>
<td>Retro Active date</td>
<td>01 April 2011 &amp; 01 April 2014 iro Abuse Claims</td>
</tr>
</tbody>
</table>

**Employers Liability**

<table>
<thead>
<tr>
<th>Insurer</th>
<th>Sportscover Europe Limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy number</td>
<td>PLON99/0082930</td>
</tr>
<tr>
<td>Limit of indemnity</td>
<td>£10,000,000 any one occurrence – BAFA and its affiliated clubs</td>
</tr>
<tr>
<td>Policy period</td>
<td>01 October 2023 – 30 September 2024</td>
</tr>
</tbody>
</table>
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 2023 – 30 September 2024

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 2023 – 30 September 2024
Retro Active date: 01 April 2011
**Personal Accident**

**Insurer**
Aviva Insurance Limited

**Policy number**
100719720GPA

**Policy period**
01 October 2023 – 30 September 2024

**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.

<table>
<thead>
<tr>
<th>COVER</th>
<th>BENEFIT</th>
<th>SUM INSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Accident</td>
<td>Accidental Death</td>
<td>£50,000</td>
</tr>
<tr>
<td></td>
<td>Permanent Total Disablement</td>
<td>£50,000</td>
</tr>
<tr>
<td></td>
<td>Permanent Disabling Injuries</td>
<td>£50,000</td>
</tr>
<tr>
<td></td>
<td>Temporary Total Disablement</td>
<td>£100 per week (14 day excess for a maximum of 52 weeks)</td>
</tr>
<tr>
<td></td>
<td>Dental Injury</td>
<td>Up to £500</td>
</tr>
<tr>
<td></td>
<td>Hospital Confinement</td>
<td>£30 per day – 25 days max – £750 max benefit</td>
</tr>
<tr>
<td></td>
<td>Convalescence</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>Physiotherapy</td>
<td>Up to £500</td>
</tr>
<tr>
<td>Broken Bones</td>
<td>Arm or wrist - £150</td>
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</tr>
<tr>
<td></td>
<td>Leg, Ankle, Foot &amp; Skull - £250</td>
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<tr>
<td></td>
<td>Ligament Damage - £250</td>
<td></td>
</tr>
</tbody>
</table>

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

Daniel Thompson Dip CII
Head of Sport
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t: 0345 872 5060 | e: marshsport@marsh.com | w: www.marshal.co.uk