

**BRITISH AMERICAN FOOTBALL ASSOCIATION  
Summary of Liability Cover 2018-19**

<b>Insured:</b>	Association, its Committee, Officers & Officials, Affiliated Coaches who hold a valid licence, 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.
<b>Period of Cover:</b>	01 October 2018 to 30 September 2019
<b>Retroactive Date:</b>	Public Liability Professional Indemnity and Directors and Officers - 1 <sup>st</sup> April 2011 Abuse - 1 <sup>st</sup> April 2014
<b>Activities:</b>	All activities relating to American Football recognised / authorised by BAFA

**COMBINED LIABILITY INSURANCE**

Cover is provided by Sportscover Europe Ltd and Zurich Insurance plc (Zurich)

**Policy Numbers:**

PLON99/0082930 & PLON99/0082931	Sportscover Europe Ltd Primary £5m
KV860922	Zurich Excess of Loss £5m in excess of primary £5m

**Cover**

This covers legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to Sportscover within the period noted above. Cover includes public liability including advice, liability for damage to leased and rented premises, indemnity to principals, liability arising out of goods sold or supplied including refreshments and professional indemnity. With effect from April 2017 the Public Liability section is written on a claims occurred basis and the Abuse, Professional Indemnity and Directors and Officers cover is provided on a "claims made" basis. Claims Made means there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse. All incidents that may give rise to a claim in the future should be notified to Sportscover through Howden at the time of incident.

**Limits of Indemnity**

Public Liability & Professional Indemnity	£10 million	any one event (any one period for Products / Pollution)
Abuse - BAFA and its Affiliated Club Committee only	£10 million	any one period.
Employers Liability - BAFA and its Affiliated Clubs	£10million	Limited to £5m in respect of Terrorism
Directors' and Officers' Liability - BAFA & its Affiliated Clubs	£10 million	any one period

**Principal Exclusions - Liability arising out of:**

- Criminal Acts
- Deliberate reckless of dishonest Acts
- Damage to own property
- Damage to employees property
- Ownership possession or use of mechanically propelled vehicle aircraft hovercraft or waterborne craft
- Damage to own property
- Player to Player except in respect of Flag Football.
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership

**Please Note - Player to Player Exclusion:**

This Policy does not indemnify any player for any incident as a direct result of the Contact American Football organised and/or operated by or on behalf of the Insured in respect of any claim made by any other such player.

No cover applies in respect of legal actions brought in a court of Law within the USA or Canada.

## PERSONAL ACCIDENT

Cover is provided by Royal & Sun Alliance Policy Number: RTT276487

<b>Insured Persons</b>	Any full or associate member of the British American Football Association aged 3 years or over but under 80 years.
<b>Effective Time</b>	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.

### Benefits

	<b>BENEFIT DESCRIPTION</b>	<b>BENEFIT AMOUNT</b>
<b>Accidental Bodily Injury resulting in:</b>	Death	£10,000
	Permanent Total Disablement * <b>(any and every occupation)</b>	£50,000
	Permanent Disabling Injuries *	£50,000
	Temporary Total Disablement Benefit Period: 26 weeks Deferment Period: 28 days	Not Insured
	Dental Injury *	Up to £500
	Hospital Confinement Benefit Period: Maximum any one accident	£30 per day 25 days £750
	Convalescence	£100
	Broken Bones ** Arm or wrist: Leg, ankle, foot & skull: Maximum any one accident	£100 £200 £500
	Ligament Damage***	£200

<b>Scale of Benefits</b>	
A. Loss of Sight in both eyes	100%
B. Loss of Speech	100%
C. Loss of Hearing in both ears	100%
D. Loss of more than one Limb	100%
E. Loss of one Limb	100%
F. Loss of Sight in one eye	100%
G. Loss of Hearing in one ear	20%
H. Loss of or total loss of use of:	
i. a foot below the level of the ankle (talo-tibial joint)	50%
ii. a hip, knee, ankle or thumb	20%
iii. a forefinger or big toe	15%
iv. any other finger:	10%
v. any other toe	5%
I. Loss of use of:	
i. the back or spine below the neck with no damage to the spinal cord	40%
ii. the neck or cervical spine with no damage to the spinal cord	30%
iii. a shoulder, elbow or wrist	25%

\* The Benefit Amount shall be reduced by 50% in respect of Insured Persons aged 70 years or over.

\*\* The Benefit Amount and the maximum amount payable shall reduce by 50% in respect of Insured Persons aged 65 years or over.

\*\*\* A tear to the anterior cruciate ligament (ACL), Posterior Cruciate Ligament (PCL), Lateral Collateral Ligament (LCL), The Medial Collateral Ligament (MCL) that results in reconstructive surgery

### Principle Exclusions

- 1) War and Kindred Risks
- 2) The participant engaging in or practising for sport as a profession
- 3) Illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause
- 4) Suicide or attempt there at
- 5) Insured person engaging in flying (whether as a pilot or cabin crew) as a living
- 6) Insured person being on duty as a full time or reserve member of any armed force or like international body
- 7) Broken bones cover resulting from Osteoporosis
- 8) HIV, AIDS, Psychological, Psychiatric or Post Traumatic Stress related illnesses
- 9) Driving whilst under the influence of alcohol or non prescription drugs

- Compensation shall not be payable for more than one of the results A) to E) detailed above in respect of any one person insured.

Legal Assistance, Health & Safety, Tax Advice and Stress Counselling Helpline 0345 078 3863 (Quote reference: 72848)  
Call this helpline any time, day or night, for advice on legal, health & safety or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

**This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden via BAFA.**

## 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 to Howden as soon as possible after the event. We would ask you to contact Howden 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 31<sup>st</sup> 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.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact the Howden Claims Department for further advice on 0121 698 8000.

## 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)