



**The National Game  
Insurance Scheme**  
Delivered by The FA's appointed broker, Marsh Sport

The National Game Insurance Scheme

# Countycover - Liability Insurance

Evidence of Cover 2023-24  
season:

**Berks & Bucks FA Ltd**

Cover is operative for the non-league pyramid Step 5  
and Below (Mens football), Tier 3 and Below (Womens  
football)



# Group Liability insurance arrangement for adult and youth clubs affiliated to **Berks & Bucks FA Ltd**

As Insurance Brokers to **Berks & Bucks FA Ltd** and as providers of the National Game Insurance Scheme we can confirm that liability insurance is operative, as detailed within this Evidence of Cover.

This document should be read in conjunction with the summary of cover and policy wording which provide details of the features and benefits of the Countycover policy along with the full terms, conditions and exclusions applicable. A copy of which is available from your Association, online at [marshsport.co.uk/ngis](https://marshsport.co.uk/ngis) or upon request.

Cover is operative only when this document is presented with a valid County FA Affiliation Number for the 2023/24 football season

## Important Information

### Affiliated Adult/Open Age Clubs or Leagues

Cover is operative in respect of affiliated clubs or leagues at the following steps of the non-league pyramid :-

- Step 5 and below (Men's football)
- Tier 3 & below (Women's football)

If you have any teams playing at Step 4 or above (Men's football) or Tier 1 or Tier 2 (Women's football), please note that cover will not be operative, and you should contact Marsh 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.

### When does the policy start and finish?

Although this can be purchased insurance at any time via affiliation to your County Football Association, your cover will not start until 1 July 2023 (or later if you apply after 1 July). All policies, whenever bought, will expire on 30 June of each given year and will be renewable from 1 July. This is to fall in line with County FA affiliation processes.

### Referees & Match Officials

Referees & Match Officials are insured through their parent County Football Association whilst officiating any football match which has been sanctioned by a County Football Association and/or The Football Association.

Cover is operative in respect of football matches, at the following steps of the non-league pyramid :-

- Step 3 and below (Men's football)
- Tier 3 and below (Women's football)

Referee Tutors are automatically insured whilst delivering refereeing course to other referees. Each Referee Tutor must be registered directly with The FA and sanctioned to run the course. Each Referee Tutor is required to be registered to the County FA to whom you are delivering the courses on behalf of. Tutoring sessions are up to a maximum of 30 hours per year.

**Your insurance is subject to the terms and conditions of the insurer's standard policy wording. These terms and conditions are detailed within the summary of cover and policy wording, copies of which are available from your Football Association or from Marsh Sport. For your information we have shown some of these below:**

## 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.

## Coronavirus Absolute Exclusion

This exclusion is applicable to all Sections of cover with the Exception of Employers Liability. This endorsement attaches to and forms part of your policy:

Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- a. any fear or threat (whether actual or perceived) of; or
- b. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2), or any mutation or variation thereof.

All other terms and conditions remain unaltered.

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

## Bonfires and Fireworks

Please note: Cover includes bonfires and fireworks displays but this will be subject to agreed event plan criteria

Firework/Bonfire Warranty

- all fireworks are discharged by designated adults only
- all fireworks are stored in fire resistant containers
- all spectators are kept at least 15 metres from the bonfire and firework discharge points
- no accelerants are used on the bonfire
- You must fully comply with HSE guidance that can be found at:

<http://www.hse.gov.uk/explosives/fireworks/using.htm>

## Claims Notification Process

Please note that all incidents that could give rise to a claim must be **immediately** reported to Marsh 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 'AXA XL Insurance Company UK Limited' 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.**

Please note that there are 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 :-

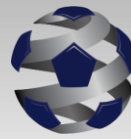
If you receive a Claims Notification Form (CNF) relating to either a claim against your club or a player you should **immediately** (and no later than one working day) send an electronic acknowledgment of receipt of the CNF to the claimant's legal representatives. We suggest a wording of: "We acknowledge receipt of the CNF dated xx/xx/xx which is being passed onto our insurer, AXA XL Insurance Company UK Limited, under policy number SL1000599924/002

1. You should then **immediately** send the CNF and associated correspondence to Marsh Sport to enable formal acknowledgement by the insurer to the claimant's legal representatives
2. A Liability Report Form should also be completed and sent to Marsh Sport. This form can be downloaded from [marshsport.co.uk/ngis](http://marshsport.co.uk/ngis), or you can request a form from Marsh Sport on **0345 872 5060** or at [marshsport@marsh.com](mailto:marshsport@marsh.com).

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

**Post** Marsh Sport, Castlemead, 13<sup>th</sup> Floor, Lower Castle Street, Bristol, BS1 3AG

**E-mail** [marshsport@marsh.com](mailto:marshsport@marsh.com)



# Countycover

County FA Liability Insurance Scheme | Evidence of Cover – 2023/24 season

<b>POLICY NUMBER:</b>	SL1000599924/002	
<b>INSURED:</b>	Affiliated member Clubs, Leagues and Referees & Officials of Berks & Bucks FA Ltd	
<b>PERIOD OF INSURANCE:</b>	1 July 2023, or date of affiliation if later, up to and including 30 June 2024	
<b>STEPS INSURED:</b>	Adult/Open Age Football	Step 5 & below (Mens) Tier 3 & below (Womens)
	Youth Football	All Steps
	Referees and Match Officials	Step 3 & below (Mens) Tier 3 & below (Womens)
<b>UNDERWRITTEN BY:</b>	AXA XL Insurance Company UK Ltd	
<b>TERRITORIAL LIMITS:</b>	Worldwide Excluding USA and Canada	

<b>PUBLIC &amp; PRODUCTS LIABILITY</b>	
Limit of Indemnity	£10,000,000 any one occurrence in respect of Public Liability £10,000,000 any one claim and in the aggregate in respect of Products Liability Abuse extension limited to £1,000,000
Applicable General Extensions	General Extension 11.2 is applicable: Player to Player Defence Costs and Expenses inclusive up to £250,000
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 £1,000 for each and every claim for Abuse
<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	£10,000,000 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	£25,000 any one occurrence and in the aggregate
Excess	£250 each and every claim

Marsh

Subject to the aforementioned, the affiliated league/club/referee shall observe fulfil and be subject to the terms, exclusions and conditions contained in the policy documents.

A copy of the policy summary and policy wording is available from your Football Association or Marsh Sport



**0345 872 5060** | Monday to Friday 9am to 5pm  
**marshsport@marsh.com**

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