ESFA Insurance Guidance for Member Schools

Public Liability Insurance Cover

Public liability insurance of up to £10 million can cover legal costs & compensation payments if the ESFA is held responsible for property damage or injury (including illness) to a member of the public. The public liability insurance has a sub section that covers legal defence costs arising from a player to player claim, subject to a maximum limit of £100,000 for any one claim.

The policy cover is limited to incidents that occur at the ESFA’s premises, at ESFA national competition finals, at other ESFA hosted events (e.g. internationals) & at off-site matches/events/activities organised & hosted by any approved & affiliated ESFA Member Association.

For the benefit of doubt this policy does NOT cover incidents that occur in the early rounds of the ESFA national competitions or at an activity organised outside of an approved & affiliated ESFA Member Association.

Public Liability Subjectivities

Here are 2 important conditions of cover:

1. Car parks – for activities that are covered under the policy & have car parks for those activities, 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.
2. Designated changing facilities - for activities that are covered under the policy & have designated changing facilities, which they either own or operate, for those activities, 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.

Team Personal Accident Insurance

The ESFA does NOT cover contingent personal accident insurance for any school teams who enter the ESFA competitions, either organised by the ESFA or any approved & affiliated ESFA Member Association.

ESFA recommend that schools consider taking out an insurance product that is designed to protect school teams (staff & players) against the consequences of accidents whilst playing in, training for, or travelling to a club fixture resulting in accidental injury, death, or disability.