ESFA Insurance Guidance for Member Associations

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 covers incidents that occur at the ESFA’s premises & any that take place at off-site matches/events/activities organised by the ESFA or any approved & affiliated ESFA 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.

If a legal liability claim is attempted, each claim would be assessed on an individual basis, as all claims would have specific details which may impact how the policy responds. An Association & the ESFA will only be indemnified under the terms of the public liability insurance if they are acting in adherence to the Laws of the Game, all FA & ESFA rules, regulations, procedures & policies, any government guidelines & protocols. It is essential that a risk assessment is in place.

Team Personal Accident Insurance

This policy provides contingent personal accident insurance for all approved & affiliated Association teams who enter the ESFA competitions, either organised by the ESFA or any approved & affiliated ESFA Association. This policy does NOT cover school teams. For clarity, a player will be covered if an injury is sustained whilst playing in an Association representative team. If the injury was sustained whilst participating in a school team in an ESFA event, then they will not be covered by ESFA insurance, they would have to claim through the school’s insurance arrangements.

It covers youth players U12 & below, youth players U13 & above, & the officials of the association (any committee member of the insured association & any person acting officially on behalf of the insured association as manager, trainer or assisting referee).

This product is designed to protect approved & affiliated ESFA Association members against the consequences of accidents whilst playing in, training for, or travelling to a club fixture resulting in accidental injury, death, or disability.

There are a range of benefits in the event of accidental death, permanent & temporary disability, emergency medical expenses, broken bones & rehabilitation.

The cover is not intended to be a private medical policy so does not cover the costs to have the treatment privately.

The cover does not extend to a claim for illness.

The benefits for temporary disability are not designed to replace an insured person’s usual income in the event they are unable to work.

If any ESFA Association team is playing in a tournament arranged by a third party, then both the public liability & personal accident insurances would be effective if the match/event/activity is agreed/sanctioned by the ESFA. It is essential that a risk assessment is in place.

All matches/events/activities should comply with the Laws of the Game, all FA & ESFA rules, regulations, procedures & policies. Any government guidelines & protocols (including medical) should be followed. The ESFA’s insurance cover would not extend to the third party & they should have their own insurances in place that at least matches the insurance cover for the ESFA.

Portable Equipment insurance

The ESFA has insurance in place that covers cups, trophies & regalia, football kit & equipment whilst being held/stored by the ESFA or any approved & affiliated ESFA Association.

The insurance cover in place does extend for the kit and training equipment from theft from any vehicle so long as the vehicle has been locked, the property inside it had been put out of sight, and the theft was from forcible and violent means. The policy excess is £100.

Employers Liability Insurance

There is a legal requirement to have Employers Liability insurance in place for any employees that the Association has. Should the Association have volunteers, it is the ESFA insurers, Bluefin Sport, recommendation that the Association has this cover in place as it is becoming increasingly common that the duties being undertaken by volunteers’ mirror those of an employee. Therefore, the ESFA has Employers Liability insurance in place to cover any approved & affiliated ESFA Association volunteers. Please note that this covers any volunteers of your Association on the basis that they carry out clerical duties only.

NOTE

Please note that this guidance does NOT detail the ESFA insurance cover for Member Schools, there is a separate insurance guidance for them.