

Summary of Benefits

Public Liability & Products Insurance for all Clubs affiliating to The Scottish Youth FA

It is hereby certified that, by virtue of registration with The Scottish Youth Football Association this registered club is covered for Liability Insurance as hereinafter defined, whilst participating in any in any activity recognised by the Association. We act as insurance brokers to The Scottish Youth Football Association and hereby are pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: The Scottish Youth Football Association and Its Affiliated Clubs

Insurer: Hanover-Re Insurance

Policy Period: From 01/07/2010 (or when affiliated) until 30 June 2011

Limit of Indemnity: Public Liability & Products Insurance £ 5,000,000 any one event.
In respect of goods sold or supplied, this limit applies in the aggregate in any one period of insurance.

Excess: £150 each and every claim in respect of Third Party Property Damage

**Player-to-Player Cover
Included:** Yes

Subject to the policy terms, conditions and exclusions.

Principal Exclusions

Liability arising out of:

- [i] Criminal Acts
- [ii] The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- [iii] Product Guarantee or recall, repair or replacement.
- [iv] In connection with damage to any data.
- [v] Medical malpractice.
- [vi] Damage to own property.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are available upon request. Please contact Sportsguard on 01604 644277 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.


Sportsguard House, One Overstone Heights,
Overstone Road, Sywell, Northamptonshire, NN6 0AW

Date of Issue: 1 July 2010

Telephone Number: 01604 644277
Fax Number: 01604 644661
Email Address: feedback@sportsguard.co.uk
Website: www.sportsguard.co.uk

Summary of Benefits Personal Accident Insurance for all Clubs affiliating to The Scottish Youth FA

Certificate Number:-	4054 SYFA	
Proposal Dated:-	30 June 2010	Insured Sport: FOOTBALL
NAME OF ASSURED:-	SCOTTISH YOUTH FOOTBALL ASSOCIATION AND ITS AFFILIATED CLUBS	
The Insured Person(s):-	ALL PLAYING MEMBERS INCLUDING OFFICIALS RECORDED ON THE CLUB REGISTER PRIOR TO PARTICIPATING IN CLUB EVENTS AND MATCHES.	
Geographical Limits:-	The Geographical Limit of this Insurance is anywhere in the United Kingdom.	
The Period of Insurance is:-	From 01/07/2010 (or when affiliated) until 30 June 2011	
SCHEDULE OF COMPENSATION		
The Underwriters will pay the Sum Insured to the Insured Person, or his Executors or Administrators, in accordance with the following Schedule of Compensation in the event of the Insured Person sustaining Bodily Injury DURING THE OPERATIVE TIME subject to the Terms, Definitions, Exclusions and Conditions, contained in this Certificate.		
This Certificate insures only those items that have an amount entered by them. Items not insured have the words "NOT COVERED" by them.		
ITEM		SUM INSURED (each Insured Person)
1	Accidental Death	£5,000.00
2	Death From Illness (up to age 60)	£5,000.00
3	Permanent Total Disablement (other than loss of sight in one or both eyes or loss of limb(s))	£10,000.00
4	Loss of one or more limbs	£10,000.00
5	Permanent Total loss of sight in one or both eyes	£10,000.00
6	Hospital Confinement (as an in-patient) For each completed 24 hour period up to a maximum of 10 complete days	£10.00 Per Day
7	Emergency Dental Expenses up to	£100.00
8	Fracture of a bone in the arm, at or above the wrist, or in the leg, at or above the ankle IN THE EVENT OF MULTIPLE FRACTURES, ONLY ONE BENEFIT AMOUNT IS PAYABLE	£150.00
9	Fracture of a bone in the hand below the wrist, or in the leg, below the ankle IN THE EVENT OF MULTIPLE FRACTURES, ONLY ONE BENEFIT AMOUNT IS PAYABLE	£50.00
10	Fracture of the collarbone IN THE EVENT OF MULTIPLE FRACTURES, ONLY ONE BENEFIT AMOUNT IS PAYABLE	£75.00

In Witness where of this Certificate has been signed by	Sportsguard, which is a trading and product name of The Admin Bureau Ltd
	Date of Issue 1 July 2010

<u>OFFICIALS COVER</u>	<u>GROUP SPORTS TOUR TRAVEL INSURANCE</u>
Protect Officials for a Weekly Benefit over and above the benefits provided by The Scottish Youth Football Association. The above Policy is designed for Youth Players and all though it does cover your Officials, the benefits are limited. Policies start from £20.00 Per Official Per Year.	Sportsguard are pleased to be able to offer an excellent Group Sports Tour Travel Insurance Policy, which is insured at Lloyd's of London. This Policy is specially designed for Sports People who travel abroad to play in Tournaments and Matches. Policies start from £2.70 Per Child and £4.71 Per Adult (Based on 3 Days in the United Kingdom)

Contact Sportsguard for more information regarding the above mentioned Policies.

Telephone Number: 01604 644277 Fax Number: 01604 644661

Email Address: feedback@sportsguard.co.uk

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. 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.

In order to achieve this we would ask that you notify us immediately of any incident that involves:

- a fatal accident
- an injury involving either referral to or actual hospital treatment
- any allegation 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 circumstances involving damage to third party property

Any 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 required 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 Admin Bureau's Claim Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

We would recommend that a designated person within your organization is made responsible to record any reported accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book B1 510 obtained from HMSO is frequently used.

The register must contain the following information relating to all reported accidents or dangerous occurrences:

- Date and time of accident
- as regards a person to work – full name; occupation; nature of injury; age
- place where the accident occurred
- a brief description of the circumstances
- method by which the event was reported

NOTICE TO ALL CLUBS AFFILIATED TO THE SCOTTISH YOUTH FOOTBALL ASSOCIATION

This letter has been put together because of recent events in other areas of the United Kingdom, which could affect grassroots football in general.

In the last few years there has been a significant increase in marketing by Legal Firms who have targeted the Player-to-Player extension and consequently this has driven claims to excess, at the expense of grassroots football.

As an official representing your Club you should be aware of your responsibility to control and protect your players. All officials in the Club should also be aware of this and all the risks involved.

PUBLIC LIABILITY & PROFESSIONAL INDEMNITY Indemnity £5,000,000 Including Player-to-Player Liability

Third Party Property Damage
Third Party Injury
Libel
Slander
Error & Omissions
Products

IT IS YOUR RESPONSIBILITY AS A CLUB TO CONTROL AND PROTECT YOUR PLAYERS

- It is the responsibility of all Players and Officials of the Club to ensure that **Safety is Priority.**
- **The Club and its Officials can, in certain circumstances, be held legally responsible for the conduct of their Players,** and accordingly Clubs should ensure their Players conduct themselves appropriately and within in the laws of the game. Players failing to comply within the laws of the game should be removed from the field of play.
- Identify Potential Hazards where the game is to be played.
- Establish who might be harmed and how.
- Record your findings and keep an Accident Book.
- Regularly review your assessment and revise if necessary.
- Ensure all equipment used (i.e. goalposts, flags etc) is in safe condition and that they are being handled in the correct and safe manner.