



The Football Association of Wales

Legal Liability Insurance

Evidence of Cover 2024/25
season

Group Liability insurance arrangement for the Football Association of Wales Members

As providers of the Football Association of Wales group liability Insurance package 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 policy along with the full terms, conditions and exclusions applicable. A copy of which is available from <https://cometsupport.faw.cymru/insurance-documents> or upon request via e-mail to: insurance@faw.cymru or marshsport@marsh.com

Claims Notification Process

The key reason for buying insurance is to ensure that your club is protected in the event of an incident occurring for which you may be held liable. It is therefore important to be aware of the principal policy terms shown in this summary. The following guidelines apply to the liability insurances we place for you and if more detailed advice is required please consult Marsh Sport.

To notify a claim/incident/potential claim a Liability Report Form should be completed and sent to Marsh Sport without delay. This form can be requested from Marsh Sport on **0345 872 5060** or via e-mail at marshsport@marsh.com.

You should not admit liability under any circumstances as the insurers will respond to all allegations on your behalf.

Time Frames

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.

The Ministry of Justice stipulates an Insurer in respect of legal liability matters only has:

- 21 days to reply to a solicitor's initial Letter of Claim
- thereafter 90 days in which to complete their investigations and come to a conclusion on liability.

Failure to comply with these deadlines could result in proceedings being issued (which significantly increases the cost of a claim) or penalties becoming payable, so it is vital that notification happens as soon as possible.

The Summary of Cover and Policy Wording is available from the Football Association of Wales or available upon request from Marsh Sport

0345 872 5060 | Mon to Fri 9am to 5pm | marshsport@marsh.com

Guidance

Do not:

- admit liability
- or enter into correspondence with the claimant or their representative / insurer

In order that the requirements of the Ministry of Justice Reforms are met, it is essential that any incident involving injury of a Third Party is notified to your insurers immediately. Any correspondence received, making a formal injury claim against you, must be sent to Marsh Sport, immediately upon receipt.

Do:

- Record all incidents of injury in a GDPR approved accident book
- Retain copies of incident reports / correspondence etc.
- Notify Marsh Sport as soon as practicably possible of all incidents

Always forward any correspondence you have received to Marsh Sport unanswered and without delay. All forms and correspondence can be sent to Marsh Sport:-

Post Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG

E-mail marshsport@marsh.com

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

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business. This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

Employment
Prosecutions
Discrimination in the workplace
Health & safety
European law

Helpline number: +44 (0)800 840 2269 Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call will be answered by Hiscox.

Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796

Football Association of Wales Evidence of Insurance 2024/2025

POLICY NUMBER: PL-PSC10003459284/01

INSURED: Affiliated clubs of The Football Association of Wales

ADDITIONAL INSURED: Area Associations, Directly Affiliated Leagues, Area Associations, Registered Leagues, Clubs, Coaches, Referees, Referee Associations/Societies and Officials of the Football Association of Wales

PERIOD OF INSURANCE: 1 June 2024, or date of FAW registration if later, up to and including 31 May 2025

UNDERWRITTEN BY: Hiscox Insurance Company Limited

PUBLIC & PRODUCTS LIABILITY	
Limit of Indemnity	£10,000,000 each and every claim or loss, excluding defence costs and criminal proceedings costs
Cover Extensions	£200,000 Player v Player Defence Costs and Damages £1,000,000 Abuse or molestation cover (included within and not in addition to the overall limit of indemnity stated above)
Excess	£250 each and every claim or loss, including defence costs, for property damage only £2,500 Excess each and every claimant in respect of each and every claim or loss, excluding defence costs for abuse or molestation only
Geographical Limits	United Kingdom and European Union
Applicable Courts	United Kingdom and European Union
Retroactive date	01/07/2008
EMPLOYERS LIABILITY	
Limit of Indemnity	£10,000,000 each and every claim or loss, including defence costs but excluding representation costs £5,000,000 terrorism and asbestos
Excess	£Nil
Geographical Limits	Worldwide
Applicable Courts	United Kingdom, The Isle of Man and the Channel Islands
MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY	
Limit of Indemnity	£10,000,000 each and every claim, loss or investigation, including all costs
Excess	£Nil
Geographical Limits	Worldwide (excluding United States of America and Canada)
Applicable Courts	Worldwide (excluding United States of America and Canada)

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Subject to the aforementioned, the insured member 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 the Football Association of Wales or Marsh Sport

Football Association of Wales

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PROFESSIONAL INDEMNITY	
Limit of Indemnity	£10,000,000 each and every claim or loss, excluding defence costs
Excess	£1,000 each and every claim or loss, excluding defence costs
Geographical Limits	Worldwide
Applicable Courts	Worldwide (excluding United States of America and Canada)
Retroactive date	01/07/2008
Crisis Containment	
Limit of Indemnity	£25,000 Each and every crisis and in the aggregate
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Policy Endorsements

Addition of Cover: Participant to Participant

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to **bodily injury** caused, or contributed to, by any participant to any other participant whilst participating in a match, practice or training, arising from or caused by:

- a. any:
 - i. assault or battery;
 - ii. intentional, pre-meditated, malicious or deliberate violence; or
 - iii. criminal act, act or intent to cause harm or gross negligence, committed or alleged to have been committed
- b. any act committed by a member whilst under club, league or association suspension; or
- c. any disputes between participants

The following is added to **How much we will pay, Special limits:**

Participant to participant bodily injury

For claims arising from **bodily injury** to any participant by any other participant, whilst participating in a match, practice or training, the most we will pay is £200,000 for each and every claim, including **defence costs**.

Amendment of cover: sports tuition, instruction or advice

What is not covered A. 6. is amended as to read as follows:

6. designs, plans, specifications, formulae, diagnoses, prescriptions, directions or advice prepared or given by **you**, other than sports tuition, instruction or advice provided by a fully qualified **employee**, coach or member of **yours**, in connection with football coaching.

Removal of cover: Welsh Premier League teams

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any club, league, division, team or member affiliated with or connected to the Welsh Premier League.

However, this does not apply to the Welsh Premier Women's Football League.

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Complimentary Benefit: The Hiscox Risk Academy

The Hiscox Risk Academy (HRA) is a free online risk management platform for commercial insurance policyholders. Access to the HRA is automatically offered to policyholders and once you have signed up, you will be able to set up and roll out the service to you employees/volunteers.

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business.

The Academy allows you to manage, track and deliver training and assessments in a simple online environment. The interactive training is tailored to the needs of your business and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. The editable documents and templates allow you to identify and monitor risks in your own workplace. This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at riskacademy.hiscox.co.uk

How do policyholders sign up? To gain access onto the HRA, you will need to follow the link below and create your main company access: riskacademy.hiscox.co.uk/signup

Whats included?

Training

A library of IPSH approved eLearning, including Health and Safety, wellbeing/neurodiverse, Martyn's Law, Cyber and HR training

Documents

A portfolio of document templates, including health and safety policies, risk assessments and guidance documents

Assessments

Access to online risk assessment tools for the workforce for risk areas such as displace screen equipment, driving, homeworking, new and expectant mothers.

Ask the Expert

Access to free bespoke guidance and advice from our professional experts, as required.

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