



The Football Association of Wales

Legal Liability Insurance Guide

Valid from 1 July 2024

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Section 1

About the policy

What is the FAW Liability package?

This specialist legal liability insurance package has been designed to indemnify Directly Affiliated Leagues, Area Associations, Grassroots Football Leagues and Clubs, Match Officials and Registered Referee Associations/Societies as declared by the Football Association of Wales.

It is important note cover under this insurance package does not extend for Welsh Premier League teams.

Cover automatically extends to include commercial activities of football clubs including running of a licenced bar which is open when sport is being played, or when meetings are taking place and who have the relevant licences. Cover excluding social clubs that are open 7 days a week and open to the general public.

As this is a summary of cover it does not include all the policy benefits, limits and exclusions. Full terms, conditions and exclusions are shown in the policy document, a copy of which is available at: <https://cometsupport.faw.cymru/insurance-documents>

Or upon request via e-mail to: insurance@faw.cymru or marshsport@marsh.com

Five elements of cover

Our exclusive policy consists of:

- Public & products liability (with 'Player to Player' defence costs and damages)
- Employers' liability
- Management liability – trustees and individual liability
- Professional indemnity
- Crisis Containment

'Player to Player' liability cover

Player to Player refers to a situation where a bodily injury claim could arise from an incident alleged to have been caused by one player to another whilst participating in a game or training, subject to the terms, conditions and exclusions of the policy.

Is this liability package adequate for my club/league?

This policy is designed to meet the demands and needs for grassroots football in Wales. Cover extends to include property owners' liability for clubs/leagues that own a clubhouse, changing facility or stands. This statement does not constitute advice or a personal recommendation for this policy. Should you require advice please contact Marsh Sport.

Summary of Insured Benefits

- **Public and products Liability** £10,000,000
 - Player v Player defence costs and damages £200,000
 - Abuse or molestation cover £1,000,000
- **Employers Liability** £10,000,000
- **Management Liability – Trustees and Individual Liability** £10,000,000
- **Professional Indemnity** £10,000,000
- **Crisis Containment** £25,000
- **Hiscox Risk Academy**

Policy excesses

- **Public and Products liability:** £250 for each and every claim in respect of damage to property 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
- **Employers liability:** No excess.
- **Management Liability – Trustees and Individual Liability:** No excess.
- **Professional indemnity:** £1,000 each and every claim.
- **Crisis Containment:** No excess

The period of insurance

Cover will be on a continuous basis from the date of registration for the 2024/2025 football season until such time the club folds and subject to registration being completed at the start of each season. Cover is therefore effective 1 June 2024, or the date a club/league first registers with the FAW, whichever is the later. The scheme is annually renewable on 1 June the following year.

The insurer

The policy is underwritten by Hiscox Insurance Company UK Ltd. Hiscox are recognised as a market leader with significant industry experience, sector knowledge and embedded product expertise.

The Capacity in which we are acting

Policy Type	Our Market Search	Who We Are Acting For	Delegated Authority
Combined Liability	We only use Hiscox Insurance Company UK Ltd Insurance for this cover	In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a “delegated authority” granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes

Require assistance?

This document is a summary of the cover provided by the insurance policy which is available as part of your registration to the Football Association of Wales.

The purpose of this summary is to provide information on the scope of cover.

If however, you have any questions please contact Marsh Sport.

We can provide quotations for commercial combined insurance packages in respect of buildings & contents, Liability insurance for Coaching Schools or Academies if required.

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Section 2

Important Notes

This document provides a brief summary of the features, benefits, and limitations of the cover provided by the FAW liability policy, arranged by Marsh Sport and underwritten by Hiscox Insurance Company UK Ltd.

This insurance provides cover in respect of FAW recognised and sanctioned forms of football.

If cover is required for Flexi Leagues, Recreational football, Coaching Academies or Coaching Schools please contact Marsh Sport.

Match officials

The cover applies in respect of a match official whilst officiating in a football match which is sanctioned by The Football Association Wales or an Area Association.

Development Centres

Cover is automatically extends for member clubs running development centers for training and development and on the basis the training is carried out by licensed coaches. Clubs are expected to hold a record of players attending all sessions.

Fun Days and Inflatables

The liability policy extends to indemnify the club if you are organising fundraising events, such as; tournaments, family fun days, barbeques, family disco and stalls. The policy allows for the hosting of the types of events detailed above providing the attendance does not exceed 5,000 attendees per day.

Any hazardous activity such as the operation of inflatables, bouncy castles, table football, zorbing and any rides are excluded. It is possible to extend cover to include the operation of inflatables hired in. The hiring company are typically responsible for the operation and therefore it is also their responsibility to have insurance in place.

In the event of a claim made against you, your insurers could redirect the claim to the hiring companies insurers.

We require you take a copy of the hiring companies public liability insurance documentation including the policy number and Insurer name. If the hiring company will not take responsibility for the insurance of their equipment, and you are responsible please contact Marsh Sport for further information.

Please note: in all circumstances a full event risk assessment must be made and recorded by the club in plenty of time prior to the event taking place.

Bonfires and Fireworks

Cover for bonfires and fireworks displays are not covered by this policy. Please contact Marsh Sport for a quotation.

Dads V Lads

The FAW does not sanction this activity and therefore these matches are specifically excluded from this policy coverage.

The policy does not include cover for event cancellation, abandonment, curtailment or event property. Contact us if you wish to arrange this.

Tournaments

Cover allows for the organisation of a tournament, providing it has been sanctioned by the Football Association of Wales or an Area Association.

All participating teams are required to be registered with the Football Association of Wales and have their own insurance in place covering their participation in your tournament.

You are obliged to check this before authorising their participation.

Cover for U6s

This policy will extend for activities organised by clubs for all age groups including under 6 years of age.

It is understood teams of this age are able to play exhibition football in line with FAW guidance, however this liability policy would extend to protect clubs as a whole, including 'soccer tot' style training sessions.

It is understood that the parents or guardians of the children will supervise their children.

A full health and safety check should be completed and recorded by the club, along with a signed declaration for each child confirming the parents/guardian accept responsibility for their child during these sessions.

It is a requirement that coaches will be fully qualified and be DBS (Disclosure and Barring Service) checked.

Football Tours

If the tour is being organised by a UK based, affiliated football club the Public Liability policy will protect the club and players in the same manner. The liability policy for the club cover is operative in the United Kingdom and European Union.

It is recommended that additional travel insurance is taken out for the tour, as this type of policy will usually include cover such as emergency medical expenses, 24/7 assistance, repatriation, lost luggage and cancellation costs etc.

If the club wish to arrange a group policy, Marsh Sport has an on-line facility in association with Jackson Lee Underwriting (JLU) where cover can be purchased online at <http://marshsport.co.uk/sportstravel>

Referees

Cover is automatically provided for all forms of refereeing within the remit of the Football Association of Wales or an Area Association. Cover is only valid whilst officiating football that is appropriately sanctioned.

This facility extends for stand in referees - the expectation is for the club to record contact details for the stand-in referee and the individual should have a working knowledge of the game. In the event of a claim insurers will need to speak to the stand-in referee and would require copies of the usual match and accident reports.

Section 3

Who is Covered by this policy?

- 6 Area Associations
 - Central Wales FA
 - Gwent County FA
 - North East Wales FA
 - North Wales Coast FA
 - South Wales FA
 - West Wales FA

The FAW Liability Package is designed for member leagues and clubs registered at Tier 2 and below including:

- **Female Tier 1:** Genero Adran Premier
 - 8 clubs
- **Female Tier 2:** Genero Adran North and South
 - 16 clubs
- **Male Tier 2:** Cymru North and Cymru South
 - 32 clubs
- **Male Tier 3:** Adran North East & North West, South East & South West (Ardal Leagues)
 - 64 clubs

Area Association Registered Leagues and Clubs

Cover extends for both the Leagues and Clubs registered within the Male and Female Football Pyramid as determined by the FAW including:

- **Male Tier 4:**
 - 106 clubs across 8 Leagues
- **Male Tier 5:**
 - 143 clubs across 12 Leagues
- **Male Tier 6:**
 - 92 clubs across 8 Leagues
- **Male Tier 7:**
 - 182 clubs across 17 Leagues
- **Male Tier 8:**
 - 113 clubs across 10 Leagues
- **Male Tier 9:**
 - 52 clubs across 5 Leagues
- **Male Tier 10:**
 - 8 clubs across 1 League
- **Female Tier 3**
- **Female Tier 4**
- **Adran U19s Female League**
 - North and South

Directly affiliated Leagues

Cover extends for both Leagues and Clubs registered to:

- FAW Development League (North & South)
- FAW Reserve Leagues (Central, Northeast, Northwest, South Central, Southeast, Southwest)
- FAW Youth Leagues (North & South)

Reserve Leagues

Cover extends for both the Leagues and Clubs registered to the 9 divisions operating across the following:

- Christian Church League
- North East Wales Reserve League
- North Wales Coast Reserve League
- Swansea Senior Reserve League
- Carmarthanshire Reserve League
- West Wales FA – Standalone League

Non-Traditional Football Leagues

Cover extends to clubs registered to the following:

- Disability
 - 4 Divisions; Northeast/Northwest/Southeast/Southwest
- Sunday League
 - 4 league organisations; Northeast/Northwest/Southeast/Southwest
- Vets Football
 - 2 League Organisations; North and South
- Walking Football
 - 2 League Organisations; North and South

Youth Leagues

Cover extends for both the Leagues and Clubs registered to the following:

- FAW Academy Leagues
- 6 Female Junior Leagues across 5 Area Associations
- 27 Junior Leagues across 6 Area Associations including:
 - SWFA
 - Aberystwth
 - Mid & North Powys
 - South Ceredigion
 - South Powys

- GCFA
 - Gwent County Girls
 - Islwyn
 - Monmouthshire
 - Newport & District
 - Torfaen
- NEWFA
 - Flintshire
 - North East Wales Girls
 - Wrexham & District
- NWCFA
 - Anglesey
 - Colwyn & Aberconwy
 - Gwyrfa
 - Llyn & Eifionydd
 - North Wales Girls
 - Rhyl & District
- SWFA
 - Aberdare Minis
 - Bridgend & Port Talbot
 - Cardiff & District
 - Cynon Rhondda Merthyr
 - Merthyr Minis
 - Rhondda Minis
 - South Wales Girls
 - TERV
 - Value of Glamorgan

Cover extends for both youth Leagues and Clubs registered to:

- Cymru Development North & South
- FAW Youth Southeast, Southwest
- Gwent, Flintshire, South Wales, West Wales

Other Insured Persons

- Match officials and referees, including registered referee associations/societies
- Coaches are covered whilst providing sessions for and on behalf of the club only.
- Trial Players / Temporary Members

All Qualifying member clubs are insured for the following activities:

- (a) Adult Football
- (b) Disability Football
- (c) FAW sanctioned cross-border friendlies or tournaments which take place in England
- (d) FAW Development Centres*
- (e) Futsal
- (f) Huddle Football*
- (g) Soccer Tots
- (h) Vets Football
- (i) Walking Football
- (j) Youth Football

*Huddle Football sessions and Football Development Centres are covered under the FAW liability policy on the basis they are being delivered by registered clubs, licensed coaches and on the proviso they are sanctioned by the FAW. Each participant must be a registered member of the football club. The sessions must adhere to the coaching and safeguarding requirements of the FAW.

Who is Not Covered?

- Welsh Premier League (Mens)
- Welsh Schools.
- Welsh College Football Association.
- FAW Trust.
- Welsh National Teams.
- Coaches providing independent sessions or sessions under their own trading name are not covered and they are required to have their own insurance in their own right.



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