Marsh Ltd
Castlemead
13th Floor
Lower Castle Street
Bristol
BS1 3AG
Tel: 0345 872 5060
www.marsh.com

To whom it may concern

We act as insurance brokers for '**BRITISH AMERICAN FOOTBALL ASSOCIATION'**. We have arranged the following insurance policies on their behalf:

Insured

British American Football Association, its Committee, Officers & Officials, Affiliated Coaches who hold a valid license, Members of British University American Football League (who have membership & insurance), Adult Members including those acting in the capacity of Team Judges, Associate Officials, Trained Officials, Youth Members, Flag Football Members and Affiliated Clubs (including Committees & Social members) for all American Football activities including Flag Football recognised / authorised by BAFA.

Public and Products Liability

Insurer	Hiscox Insurance Company Limited
Policy number	PL-PSC10003553598
Limit of indemnity	£10,000,000 each and every claim or loss £2,000,000 Abuse in the aggregate – BAFA and its affiliated club committee only
Policy period	31 October 2026 – 31 March 2027
Retro Active date	01 April 2014 iro Abuse Claims

Employers Liability

Insurer	Hiscox Insurance Company Limited
Policy number	PL-PSC10003553598
Limit of indemnity	£10,000,000 each and every claim or loss – BAFA and its affiliated clubs
Policy period	31 October 2026 – 31 March 2027

Insurance Brokers
Chartered

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

A business of Marsh McLennan

Professional Indemnity

Insurer	Hiscox Insurance Company Limited
Policy number	PL-PSC10003553598
Limit of indemnity	£ 5,000,000 each and every claim or loss
Policy period	31 October 2026 – 31 March 2027
Retro Active date	01 April 2011

Directors & Officers Liability & Corporate Legal Liability

Insurer	Hiscox Insurance Company Limited
Policy number	PL-PSC10003553598
Limit of indemnity	£ 5,000,000 each and every claim – BAFA and its affiliated clubs
Policy period	31 October 2026 – 31 March 2027
Retro Active date	01 April 2011

Liability Incident Recording Guidelines

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 6 years and significantly longer where the incident involves a minor as they have up to the age of 18 plus 3 years to make a claim. Names and addresses of any possible witnesses should also be recorded.
It is essential that you use a data protection compliant, accident book, available from HSE Books. The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

Strict timescales are now in place to direct the handling of claims, and if these are not adhered to it may mean insurers will be obliged to admit liability and pay the claim.

Incident Notification Guidelines

It is important that all incidents that may give rise to a claim are reported as soon as possible after the event. We would ask you to contact us as quickly as possible. 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. Additionally you are also required to comply with the amendments to the Ministry of Justice procedures which came into effect on 31st July 2013. These require disclosure of insurance details within 24 hours of contact by Third Party solicitors following an injury where you may be liable. Failure to comply with the revised procedures will result in a sharp increase in costs.
In order to achieve this, you should notify Marsh Sport immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations 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 circumstance involving damage to third party property.

An 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 requires 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.

Reporting Incidents To Health & Safety Executive

RIDDOR - Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995
You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the “RIDDOR explained” leaflet log onto the HSE website www.hse.gov.uk

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

Yours faithfully



Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG
t: 0345 872 5060 | e: marshsport@marsh.com | w: www.marshsport.co.uk