

# The Football Association of Wales

## Legal Liability Insurance Guide

Valid from 1 June 2025

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# About the policy

## Section 1

### 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 to note cover under this insurance package does not extend for Welsh Premier League teams.

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](mailto:insurance@faw.cymru) or [marshsport@marsh.com](mailto: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 that are required to insure themselves against third party liability. Cover extends to include property owners' liability for clubs/leagues that own a clubhouse, changing facility or stands.

#### Insured Members include:

FAW registered football clubs and their subsidiaries, registered football leagues, players, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport or activity specified in the schedule; or

Referees and match officials registered to the Football Association or an Area Association for officiating FAW sanctioned football.

The above statements do not constitute advice or a personal recommendation for this policy.

# About the policy

## Scheme Exceptions

If cover is required for commercial entities such as football coaching businesses, not for profit organisations undertaking football activities, flexi leagues, recreational football, coaching academies, coaching schools or soccer centres please contact Marsh Sport.

This policy does not extend to Welsh Premier League teams. The policy will not respond 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. This does not apply to the Welsh Premier Women's Football League.

## Summary of 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 operates on a continuous basis from the date of the first registration to the FAW which occurs or after the 01/06/2024. Cover will remain operative until such time the club folds and subject to re-registration being completed at the start of each season, if required by the FAW.

The policy period is 1 June 2025 to 31<sup>st</sup> May 2026 and the scheme is renewable annually by the FAW on 1 June each year.

# About the policy

## 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.

A copy of the full insurance documents are available at:

<https://cometsupport.faw.cymru/insurance-documents>

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

0345 872 50 60 | [marshsport@marsh.com](mailto:marshsport@marsh.com)

# Important Notes

## Section 2

**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 commercial entities such as football coaching businesses, not for profit organisations undertaking football activities, flexi leagues, recreational football, coaching academies, coaching schools or soccer centres please contact Marsh Sport.

### Bonfires & Fireworks

Cover for bonfires and fireworks displays is subject to agreed event plan criteria which is located at: <https://www.hse.gov.uk/explosives/fireworks/using.htm>

It is important to refer to the bonfire/firework conditions under the policy as Hiscox will not make payment in respect of any incident whilst the insured is not in compliance with these conditions. In particular, we would draw your attention to the requirement that all fireworks at the event are category F2 and F3 only.

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

### Coaches

Coaches are covered for external coaching if the contract is with the club and the Third Party. Cover is provided on the basis the activity is football only and appropriate risk assessments are undertaken and recorded by the coach. Supervision of the children should ultimately fall with the third party.

### 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 - 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.

# Important Notes

## Dads V Lads or Parents V Coaches

These type of games are not sanctioned and therefore these matches are specifically excluded from this policy coverage.

## 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 within 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>

## Fun Days, Inflatables, Beer &/or Music Festivals

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. If the club are hosting a Beer or Music Festival, please note attendance should not exceed 1,000 attendees per day.

Any hazardous activity such as the operation of inflatables, bouncy castles, table football, zorbing and any rides are excluded. If the club are using inflatables the hiring company are typically responsible for their operation and therefore it is also their responsibility to have insurance in place. In the event of a claim made against you, your insurers would look to redirect the claim to the hiring companies' insurers.

### Important notes:

It is a requirement of the policy for all third-party vendors to hold their own insurances and the club are required to obtain a copy of the vendors public liability insurance, including the insurer name and policy number.

In all circumstances a full event risk assessment must be made and recorded by the club both and pre and post the event taking place.

## Licenced Activities

Cover automatically extends to include commercial activities including the provision of a licenced bar.

# Important Notes

## Match Officials

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

## Referees

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

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.

## Soft Play

This insurance policy does not extend for the activity of soft play and therefore separate insurance should be sought to cover this.

## Tournaments

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

All participating teams are required to be registered to the FAW and have their own insurance in place covering their participation in your tournament. You are obliged to check this before authorising their participation.

## Under 6s

This policy will extend for activities organised by clubs for all age groups including under 6 years of age. Teams of this age are able to play exhibition football in line with FAW guidance and the policy coverage extends to include 'soccer tot' style training sessions.

It is an expectation under the policy terms that parents or guardians of the participants 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.



# Who is Covered by this policy?

## Section 3

The FAW Liability Package is designed to provide insurance protection for the 6 Area Associations, member leagues and clubs registered at Tier 2 and below.

This includes Directly Affiliated Leagues and clubs and Area Association registered Leagues and Clubs as defined by the FAW.

For the avoidance of doubt, this will also include FAW Affiliated Youth Leagues and Clubs, as well as Junior and Clubs, including the FAW Academy Leagues.

The scheme policy also extends to clubs and teams registered to participate in the following non-traditional league structure:

- Disability
- Sunday League
- Vets Football
- Walking Football (linked to an affiliated club as per the parties stated above)

Should you have any queries as to eligibility, please contact the FAW at [support@faw.cymru](mailto:support@faw.cymru)

### **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

# Insured Activities

## **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.

# Complimentary Benefit

## 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 your 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](https://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](https://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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