

## Certificate of Public Liability Insurance

As Insurance Brokers for Lancashire County Football Association Limited we can confirm that:

This Certificate is evidence of Insurance arranged by the County Football Association on behalf of affiliated clubs, registered referees of the Association and "stand-in" referees. The Insurance applies to persons acting on behalf of a club in an official capacity (including match officials). At the request of the County Football Association, playing members of a club are also entitled to the benefit of the policy.

<b>POLICY NUMBER:</b>	UK5069500800LI
<b>PERIOD OF COVER:</b>	1 <sup>st</sup> July 2009 to 30 <sup>th</sup> June 2010
<b>INSURER:</b>	Tokio Marine Europe Insurance Limited
<b>LIMIT OF INDEMNITY:</b>	£5,000,000 any one occurrence
<b>CLUB PLAYER-TO-PLAYER EXTENSION INCLUDED:</b>	Yes
<b>DEDUCTIBLE:</b>	£100 each and every claim for damage to Third Party property

The Insurance Summary can be referred to overleaf. A full copy of the policy is available on request from either the Association or COBRA Corporate Solutions Ltd.

Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

*Underwritten by*



## Clubs and Registered Referees Public Liability Insurance Summary

### Statement of Demands and Needs:

This product is designed to meet the Public Liability insurance requirements of clubs affiliated to their respective County Football Association, the referees or assistant referees registered to their respective County Football Association or a member of an insured club who acts as a stand-in referee, subject to both clubs agreeing to that member officiating prior to the commencement of the match.

This statement does not constitute advice or a personal recommendation of the Public liability insurance product. Should you require personal advice or recommendations, you should contact COBRA Corporate Solutions on 01883 346346. COBRA Corporate Solutions Ltd is authorised and regulated by the Financial Services Authority (FSA number 460003)

### POLICY INFORMATION

#### Policy Summary:

This section contains key information about the insurance, which you must read. The Policy summary does not contain the full terms and conditions of the contract, which can be found in the Policy document.

This policy is a Public Liability policy that provides an indemnity to the club or registered referees of £5,000,000 any one occurrence against their legal liability to pay damages and costs in respect of personal injury to any person or loss of or damage to property. Cover applies in respect of the usual activities of the club and registered referees including fund-raising activities and football tournaments organised by the club.

The Policy can include a Player-to-Player liability extension, subject to the payment of an additional premium, but automatically includes the Member-to-Member liability extension.

#### The Insurer:

Tokio Marine Europe Insurance Limited is a general insurance company, authorised and regulated by the Financial Services Authority (FSA number 202574), and registered at Companies House, registration number 989421. The company's registered address is 150 Leadenhall Street, London EC3V 4TE.

#### The significant Features and Benefits of this Policy are:

- Limit of Indemnity £5,000,000 any one occurrence
- Liability of Player-to-Player extension, available subject to the payment of the appropriate additional premium (optional)
- Liability of Member-to-Member extension (automatically included)
- Liability arising out of the ownership or operation of premises, including changing rooms
- Liability arising out of the use of premises hired, leased or rented
- Liability arising out of the provision of first aid or emergency assistance
- Liability arising out of fundraising activities and tournaments involving up to 1,000 persons
- Liability arising out of the use of motor vehicles not licensed for road use (e.g. ride on mowers)
- Liability arising out of the operation of car parks

#### The significant Exclusions and Limitations to the Policy are:

- £100 excess in respect of damage to third party property
- Hazardous fund raising activities
- Contract Players
- Employers Liability
- Deliberate Acts
- Disqualified or Suspended Players

#### The Duration of the Contract:

The Policy runs from the 1<sup>st</sup> July 2009 or when your affiliation is received by your County Football Association and then declared to the Insurer, whichever is the later, until 30<sup>th</sup> June 2010.

#### Claims Notification and Handling:

Notification must be made to COBRA Corporate Solutions, Claims Dept., Quadrant House, Croydon Road, Caterham, Surrey CR3 6TR in writing of any incident which may give rise to a claim under this Policy (together with full details of the incident) as soon as practicable but in any case within 30 days of the occurrence. Any correspondence received by you from the third party should be referred to COBRA Corporate Solutions unanswered. COBRA Corporate Solutions will then pass all correspondence to the Insurer.

#### Complaints Procedure:

We aim to provide the best possible products and services. However, we are aware that despite our commitment, things may not always go as planned. We take complaints very seriously at Tokio Marine Europe and aim to deal with them in a quick and efficient manner, and to your satisfaction.

If you wish to complain, you may do so in writing to the insurance advisor from whom you purchased this policy, or The Complaints Manager, Tokio Marine Europe, 150 Leadenhall Street, London EC3V 4TE

Please state the nature of your complaint, the policy and/or claim number, the name of any claim handling organisation with whom you have been dealing and their reference number.

We will aim to answer your complaint as quickly as possible, and hope to resolve your issue by the close of the working day following your complaint. If this cannot be done, we will follow the procedure laid out below: We will acknowledge your complaint within five working days, and hope to include in this letter a resolution to your complaint. If a more detailed investigation is required, we will aim to return to you within four weeks of your initial complaint with our resolution. If this is not possible, we will write to you within four weeks and explain why the issue has not yet been resolved, and give you a likely timescale of when our investigation will be concluded. If your complaint requires a particularly complex investigation, we may need eight weeks to conclude our investigation. If we have not completed our investigation within eight weeks, we will write to you again with an explanation. If you are unhappy with the outcome of your complaint or the way we have handled it, or if our investigation has taken more than eight weeks, you may be able to refer the matter to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone: 0845 080 1800  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers. Tokio Marine Europe is a member of the Financial Ombudsman Service, and we will fully co-operate with their investigation to help reach a resolution. The existence of this complaints procedure does not affect any right of legal action you may have against Tokio Marine Europe Insurance Limited.

Tokio Marine Europe Insurance Limited is a member of the ABI.

#### Financial Services Compensation Scheme

Tokio Marine Europe Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that the Company is unable to meet its liabilities, the Insured may be entitled to compensation from the scheme. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained from the FSCS whose contact details are as follows:

Financial Services Compensation Scheme  
7th Floor, Lloyds Chambers, 1 Portoken Street, London E1 8BN  
Telephone: 0207 892 7300; Fax: 0207 892 7301; Website: <http://www.fscs.org.uk>

#### Statement of price

The premium is determined by the level of cover chosen and the options are shown on the attached quotation and benefit schedules. Insurance Premium Tax is payable at the rate set by the Government and this is included within the quotation or Schedule.

The current rate is 5%.

#### Additional information:

- The policy shall be governed by and construed in accordance with English Law.
- All communications and documents shall be in English.

## Claims

In the event of a claim the following details should be notified in writing immediately that the insured club or referee becomes aware of an occurrence which might give rise to a claim:

- Time, date and location
- Nature of personal injury or damage
- Full details of how the personal injury or damage occurred (e.g. photographs)
- Name(s), address(s) and contact number(s) for the injured party (ies)
- Name(s), address(s) and contact number(s) of any witnesses to the incident

You should refer the matter in the first instance to the Claims Department of COBRA Corporate Solutions. You will be provided with a Claim Form, which should be returned to COBRA Corporate Solutions along with any correspondence received from the Third Party.

COBRA Corporate Solutions will then refer the claim to the Claims Department of Tokio Marine Europe Insurance Limited.

### ***IMPORTANT***

***You must not admit liability under any circumstances or enter into any correspondence with the Third Party or their representatives.***

For advice or further information please do not hesitate to contact:

The **CLUB COVER** Team  
COBRA Corporate Solutions Limited  
3<sup>rd</sup> Floor, Quadrant House  
Croydon Road  
Caterham, Surrey,  
CR3 6TR

Telephone 01883 333 500

Facsimile 01883 330 222

Email [clubcover@cobracs.co.uk](mailto:clubcover@cobracs.co.uk)

Website [www.cobraholdings.co.uk](http://www.cobraholdings.co.uk)