

HUNTINGDONSHIRE FOOTBALL ASSOCIATION LIMITED

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Dear Colleagues

Public Liability Insurance

As you are aware, all clubs that affiliate to the Huntingdonshire FA (with the exception of the Senior Clubs that own their own grounds) are provided, as part of the affiliation process, with Public Liability Insurance.

For season 2009/10, we have again purchased Public Liability insurance through COBRA Corporate Solutions Limited. We have decided to continue to purchase the insurance via COBRA as they offer player-to-player cover at £5,000,000 with no inner limits, their continued good customer service and their delegated claims authority.

Please note that it is important that all members of your club, particularly the players, familiarise themselves with the scope of the policy. A copy of the policy wording is available at www.huntsfa.com

Significant Features, Benefits and Exclusions:

Although we would recommend that the policy wording is read in full, we can summarise the significant features and benefits as follows:

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

We would advise all clubs to make a copy of this letter, and the policy wording, available to their players. Should you have any queries in relation to the contents of this letter, or the cover in place, please do not hesitate to contact myself, the County Secretary.

Yours sincerely,

Mark Frost
County Secretary