

# Introduction

## PERKINS SLADE LTD

Perkins Slade Ltd is one of the largest independent insurance brokers in the UK. Founded in 1970 the company employs over 90 people at its Birmingham office.

## SPORTS TEAM

The Perkins Slade Sports team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

### Important Note:

You should download and read our Terms of Business, the most recent version is available on our website, [www.perkins-slade.com](http://www.perkins-slade.com), please select "Terms of Business" at the foot of the Home page.

In addition, our Status Disclosure and insurers Civil Liability and Personal Accident summaries are available on this website, which you should read.

If you are unable to access our website and need a printed copy of all of these documents, please contact us on 0121 698 8000 and we will post copies to you.

If you need to download Adobe Acrobat to enable you to read these documents, please follow the instructions on <http://get.adobe.com/uk/reader/>

We recommend that you print and permanently retain a copy of these documents for future reference.

If you have any questions regarding the content of these documents we will be happy to discuss them with you.

On the basis of information supplied by the FA we believe that the Insurance Scheme for The FA Licensed Coaches' Club meets the demands and needs of a FA Licensed Coach.

## INSURANCE SCHEME FOR FA LICENSED COACHES' CLUB MEMBERS

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses which you are not insured against.

The following covers provided are summarised over the page. It is important to emphasise that details are a summary only. A specimen full policy wording is included on this web site:

- **Civil Liability** - provides protection from the consequences of claims against a FA Licensed Coach for injury, financial loss or damage to property, where negligence occurs. *Coaches must be operating in their own individual name, and must not be operating as a limited company or where a trading name is used.*
- **Personal Accident** - automatic compensation following an accident during football coaching.

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The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from Perkins Slade Ltd:

3 Broadway, Broad Street, Birmingham, B15 1BQ  
Telephone: 0121 698 8000 Facsimile: 0121 625 9000

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Civil Liability Insurances are provided by Royal & Sun Alliance Insurance plc, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.  
Royal & Sun Alliance (RSA) is authorised and regulated by the Financial Services Authority

The Personal Accident Insurance is provided by ACE European Group, Head Office, ACE Building, 100, Leadenhall St, London EC3A 3PP.  
Registration Number FRN202803. ACE European is authorised and regulated by the Financial Services Authority.

Perkins Slade Ltd, is authorised and regulated by the Financial Services Authority.

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# Outline of cover

## 1. CIVIL LIABILITY

All football coaches have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in football can and will happen and in this age of litigation coaches are vulnerable to claims that can sometimes involve very large sums of money.

Appropriate cover is therefore essential and, indeed, it is demanded by Local Authorities before coaches can use their facilities.

Civil Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property. This includes the following sections of cover:

Public Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Professional Indemnity	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
Libel and Slander	Protection against the consequences of defamatory statements, this is important in respect of any newsletters / brochures you may produce, or internet forums held on your website

Civil Liability provides coaches with a breadth of cover that is rarely available through non-specialist brokers.

### Indemnity is extended to include:

- football coaching activities including training, competitions and displays, social, fundraising and administrative activities.
- a FA Licensed Coach, who causes injury or financial loss to a fellow coach or participant, or damage to property.
- a FA Licensed Coach who borrows, rents or leases a premises for sporting or social purposes and is held legally liable for damage to the facility.
- Individuals who are not members of FA Licensed Coaches' Club, or who have not opted for insurance cover, are not covered by this policy.

**The shaded areas of the table are sections of cover provided by the Civil Liability policy over and above those of a standard Public Liability policy.**

### Limit of Indemnity:

**Civil Liability £5,000,000** any one event  
**£5,000,000** any one period of cover for Products / Pollution

The Limit of Indemnity is the maximum amount of damages Insurers will pay in relation to the settlement of a claim.

There is no Policy excess.

**You must report every claim and any incident, that is likely to give rise to a claim in the future. For incident notification and recording guidelines see separate instructions on this website.**

### Principal Exclusions

Liability arising out of:

- deliberate, dishonest or criminal acts of the Insured
- injury to Employees
- ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- damage to data
- loss of or damage to your own property
- medical malpractice (unless first aid provided by the coach which is included)
- abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- incidents prior to joining FA Licensed Coaches' Club (without breaks in membership)
- incidents / claims known to you but not reported to Insurers.
- product guarantee or recall, repair or replacement

The Civil Liability cover is provided on a "claims made" basis - which means that there has to be a policy in force at the time at which the incident is first reported to us, not necessarily at the time the activity was undertaken. Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Perkins Slade immediately.

Master Policy Number RTT254790, underwritten by Royal Sun Alliance.

## 2. PERSONAL ACCIDENT

This provides a "no-fault" compensation for members of The FA Coaches' Club between the ages of 16 and 70 who are injured whilst participating in organised football coaching activity anywhere in the world (includes direct travel to and from the activity within the UK only).

Individuals who are not FA Coaches' Club Members, or who have not opted for insurance cover, are not covered by this policy.

The benefits are:

	Benefits
Death	£50,000
Loss of eyes / Limbs / Hearing (50% of limit for one eye/limb/ ear/hearing)	£50,000
Permanent Total Disability from any and every kind	£50,000
Emergency Dental Expenses	£1000

Benefits are subject to the Policy Terms and Conditions.

Note: there is a £50 excess on each and every claim in respect of dental expenses.

Permanent Total Disability benefit is excluded aged over 70 years.

Loss of Limbs / Eyes/Hearing benefits are reduced by 50% aged over 70 years.

Master Policy Number UKB0PC42386. Underwritten by ACE European Group.

## 3. OPTIONAL INSURANCES

The following additional insurances are available from Perkins Slade Limited at an extra cost to the FA Licensed Coach:

### 1. F.A Licensed Coaches who have a trading name

e.g J.Sample Ltd or J.Sample trading as Football Coach.

Cover can be provided in these circumstances however you should contact Perkins Slade Ltd on 0121 698 8160 for a quotation.

### 2. Overseas Travel

Normal cover provided by Travel Agents is rarely adequate to insure competition activity, or even high intensity training. Coaches or clubs who require individual or team travel cover, which includes any competitive or training activity and is available online via the website [www.ps-sports-quote.com](http://www.ps-sports-quote.com).

**Benefits include:-**

**Medical Expenses up to £10million, Personal Baggage £3,000 and Cancellation cover up to £5,000. Discounts are available for larger groups.**

## 3. Employers Liability

You may also need employers' liability insurance for someone who works for you, (even if they do not receive remuneration or if they are working in a voluntary capacity) if any of the following apply:

- You have the right to control where and when they work and how they do it;
- You supply most materials and equipment;
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work.

Perkins Slade can provide cover up to the limit of £10,000,000.

Should you require an Employers Liability quotation, please contact Perkins Slade on 0121 698 8160.

## 4. P.S. Sports Equipment insurance

PS Sports Equipment insurance covers your personal sports equipment, anywhere in the world, up to a limit of £10,000.

Key features include:

- Cover whilst in use
- Up to £1,000 for unspecified items

This is available online via the website

[www.ps-sports-quote.com](http://www.ps-sports-quote.com)