Sports Liability Insurance

To Whom It May Concern

POLICY NUMBER:	**SAL/2026/0000160**	
INSURED:	Affiliated members including Clubs, Leagues and Referees of **Sussex Football Association Ltd**	
PERIOD OF INSURANCE:	**01 July 2026**, or date of affiliation, whichever is the later, to **30 June 2027**, both dates inclusive	
STEPS INSURED:	Adult/Open Age Football and other Football derivatives	Step 5 and below (Men's) Tier 3 and below (Women's)
	Youth Football and other Football derivatives	All Steps
UNDERWRITTEN BY:	Dale Underwriting Partners Syndicate 1729 at Lloyd's	
RETRO ACTIVE DATE:	**01 May 2007**	

PUBLIC & PRODUCTS LIABILITY	
Limit of Indemnity	£10,000,000 any one claim in respect of Public Liability £10,000,000 in the aggregate in respect of Products Liability
Player Legal Defence Costs	£250,000
Excess	£100 each and every claim for damage to Third Party Property; or £25 in respect of each and every claim for damage to glass/windows up to £2,000; or £150 in respect of each and every claim for damage to glass/windows over £2,000
EMPLOYERS LIABILITY	
Limit of Indemnity	£10,000,000 any one claim and in the aggregate
PROFESSIONAL INDEMNITY	
Limit of Indemnity	£10,000,000 any one claim and in the aggregate
Excess	£500 each and every claim
DIRECTORS & OFFICERS	
Limit of Indemnity	£250,000 per Club and in the aggregate in respect of all Claims during the period of insurance arising from any one Club. £5,000,000 in the aggregate in respect of all Claims during the period of insurance.
Excess	£250 each and every claim
ABUSE	
Limit of Indemnity	£1,000,000 any one claim and in the aggregate
Excess	£1,000 each and every claim

Principal Exclusions

Liability arising out of:

a) Malicious or Criminal acts.
b) Player-to-Player Liability Excluded (Playing Risk Exclusion).
c) Use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
d) Medical malpractice.
e) Property in charge of or control of the insured.
f) Bouncy Castles, Inflatables, Hazardous Pursuits, Fireworks.
g) Known Predator Exclusion

This summary is part of a full policy wording which is available upon request. This document is issued as a matter of information only and is subject to the policy terms, conditions, limitations, exclusions and cancellation provisions.

SIGNED:

On behalf of Howden and Underwriters

DATED: 28 May 2026

Sports Liability Insurance

We are the appointed Insurance Brokers to Your Football Association and their affiliated members including Clubs, Leagues and Referees.

The above Evidence of Cover can be displayed publicly by all affiliated members of the Association and given to all parties that require evidence of your insurance cover.

Important Information:
If you have any teams that participate at Step 4 or above (Men's football) or Steps S1 or S2 (Women's football), please note that cover will not be in place, and you should apply for standalone coverage, please contact Howden on fiona.lavery@howdeninsurance.co.uk

If you run a coaching school or academy outside of affiliated football, you need to obtain a separate quote to insure these activities. Please contact Howden on fiona.lavery@howdeninsurance.co.uk

Contract Players
Clubs that have players who are on a contract basis could find themselves legally liable for negligent acts committed by those players as the contract player may be deemed an employee of the club. If your club has any players on any kind of contract basis, please contact the team at Howden to discuss and Howden will advise and assist you further.

Premises & Property Owners Liability
The Public Liability coverage provided by the policy is not designed to provide insurance for clubs that have their own Freehold or Leasehold premises with obligations to fully repair and maintain the facility. The policy is designed for clubs that rent or have the use of municipal and similar facilities. For clubs with their own facilities, Property Owners and occupiers' liability exposures should be covered under a more specific policy, such as a Commercial Combined or Property Owners policy. Please contact Howden on fiona.lavery@howdeninsurance.co.uk

In the event of a claim: All claims and/or incidents that have or are likely to give rise to a claim must be reported to Your Broker immediately.

Please ensure all necessary report/claim forms are completed as soon as possible to avoid prejudicing any claim. Do not, under any circumstances, admit liability or promise any form of settlement.