

Ryburn United Junior A.F.C.

Public Liability Insurance

Ryburn United Junior AFC are affiliated to the West Riding County FA and as part of the affiliation takes out public liability insurance with the WRCFA.

The insurance and scope of insurance is as follows:-

The Association maintains Public Liability Insurance with Lloyd's Underwriters on behalf of its members. The limit of indemnity is £5 million for any one accident and the insurance is renewed annually on the 1st July

Organisations who are Covered All Clubs, Leagues and competitions of the West Riding County Football Association.

Individuals who are Covered The insurance covers liability for death or bodily injury or property damage to any third party including fellow Club/League members. The liability of the following individuals is included.

- Officials, Secretariat or Employees or League or Clubs.
- Committee, sub committee's or working parties
- Volunteers acting on behalf of an insured Club or League, Referees and Match Officials

Providing they are acting in connection with the Association with the Association or an insured Club or League

Activities which are Covered The insurance includes all usual activities of a Football Club or League including Fund Raising events. Hazardous Fund Raising events such as sponsored parachuting or bungee jumping are not automatically included.

What is not Covered? The first £250 of any property damage Claim

- Liability caused by a deliberate act or omissions.
- Liability to employees. (Clubs or Leagues that have full or part-time employees are reminded that the law requires that they effect Employer's Liability Insurance)
- Player to Player injury (Insurance Companies have decided NOT to include such cover due to the large number of claims experienced, particularly in respect on "No Win, No Fees Cases")

The Insurance is arranged by Windsor Insurance Brokers