

COBRA Insurance Brokers – Approved by the Football Association Public Liability Insurance

In an increasingly litigious society, it is essential that at every level, Associations, Leagues, Clubs and their members and Referees arrange cover in respect of their legal liability to third parties for death, bodily injury or property damage. COBRA Insurance Brokers is one of the few providers that can still offer the invaluable Player-to-Player extension for clubs and their members.

Player-to-Player

If you 'negligently' cause injury to another player and that player decided to bring legal action against you, the financial consequences of not having a policy to help defend the claim, pay the legal costs and ultimately pay any settlement awarded by the courts as a result of your actions are unthinkable.

Member-to-Member

In the event that any one individual member of a club makes a claim against the club or another member of the same club, the policy will apply as if a separate policy had been issued to each member – please note that this extension is not the same as the Player-to-Player extension.

Key features and benefits

- Limit of Indemnity £5,000,000 or £10,000,000 any one occurrence
- Liability of Player-to-Player extension (subject to payment of appropriate additional premium)
- 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
- Libel & Slander
- Abuse

Significant exclusions and limitations

- £100 excess in respect of damage to third party property
- Hazardous fund raising activities (e.g. bouncy castles)
- Deliberate Acts

Dedicated Claims Expertise

If you are subject to a claim, you can rely upon the highly experienced claims team at Tokio Marine Insurance and leading sports liability specialists who will investigate the allegations against you and represent you in court to defend the claim.

In the event that a third party makes a claim against you, you will need to complete a claim form –***please visit the Document Download section of our website and download The Football Public Liability Claim Form.*** You should complete this form and return it to us together with any correspondence you have received from the third party.

You should contact Marc Hunter on 01883 333543 or by email marc.hunter@cobrainurance.co.uk



Underwritten by

This insurance is underwritten by Tokio Marine Europe Insurance Limited.
Tokio Marine Insurance Limited Registered in England no 989421 Registered Office 150 Leadenhall Street, London EC3V 4TE
Member of the Association of British Insurers. Member of Millea Group
Tokio Marine Insurance Limited is authorised by the Financial Services Authority Firm number 202574

COBRA Insurance Brokers Limited is authorised and regulated by the Financial Services Authority under registration number 307980.



How do I arrange cover?

1. Through your County Football Association:

The following Associations have made arrangements with COBRA Insurance Brokers to provide a block Public Liability Insurance Schemes for their clubs, leagues and referees.

For further information, click on the County Association you are affiliated to or contact them :

[Amateur Football Alliance](#)

[Dorset](#)

[Durham](#)

[East Riding](#)

[Hertfordshire](#)

[Huntingdonshire](#)

[Jersey](#)

[Kent](#)

[Lancashire](#)

[Lincolnshire](#)

[London](#)

[Middlesex](#)

[Northumberland](#)

[Royal Navy](#)

[Sheffield & Hallamshire](#)

[Shropshire](#)

[Surrey](#)

[Sussex](#)

2. Direct through COBRA Insurance Brokers

If your club or league is not affiliated to one of the above County Football Associations, we can provide a quotation:

Please contact:

Sam Glover on 01883 333382 or by email : clubcover@cobrainurance.co.uk

Richard Cliffe on 01883 333384 or by email : clubcover@cobrainurance.co.uk

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INSURANCE BROKERS LTD

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