



EBFA 2023/24 The League and Club/Team Public Liability Insurance

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As an affiliated Club, your registered member players will be insured under the FA provided Public Liability insurance (which is normally automatically purchased as part of your Affiliation with County FA).

(For BBFA clubs, this is insured with Bluefinsport).

This protects the club and teams/players for injury/damage caused during matches and training sessions. It's what part of the cost of the annual fees provides cover for.

Friendly fixtures that are played within the FA rules (i.e. players are all age appropriate etc), are also covered as they are akin to 'training'. If players are not taking part in age appropriate activities, e.g. a 10yr old playing with U13s to make numbers up, then the club would not be covered and could be exposed to expensive claims. For example, what if that 10yr old had their leg broken by an older, heavier player (and it failed to heal properly)?

In particular, if any players that are not registered with the club cause injury or damage, that could potentially invalidate the club insurance because they are not on your club register.

Giving trials to potential new players during friendly matches is of course part and parcel of club activities, so providing teams record these players in friendlies as 'temporary members' of the club and their names and details sit with the Club secretary, you should be covered.

If you play in an Affiliated League, such as East Berks Football Alliance, club players will need to be additionally registered with the League, comply with Age Group requirements as defined in the FA Standard Code of Rules Youth and Clubs have responsibility to ensure that the players, if required, have FA/FIFA International Clearance (ITC) or ITC exception under the FIFA Article 19 regulations.

Players that are not registered with the League or are ineligible players for a League fixture, would likely result in the violation of the conditions of your FA provided Public Liability insurance as a Club. The same is true of knowingly allowing the opposition to play an un-registered or ineligible player. All teams must follow the League Player verification procedure to ensure players are registered with the League and eligible to play in the League's fixtures.

This is only the League's opinion; for clarity and certainty, we would suggest that you contact your Public Liability insurers to discuss and agree (and get it in writing).