

The British American Football Association Insurance Information Document

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1. Insurance Coverage.

Coverage

Ensuring that there is suitable insurance coverage in place for members is a vital role for the Governing Body. All players and coaches are required to have insurance cover for personal injury and liability. Where appropriate (mainly noting that many university players are covered through their Student Union insurance policy) BAFA provides minimum default insurance through its membership framework.

The BAFA insurance policy includes both **Personal Injury Cover** and **Civil Liability Cover**.

The insurance does not include event insurance for an on behalf of clubs, including areas such as event cancellation coverage; buildings insurance or other.

Where advice is required on coverage please contact the responsible person from BAFA. Their contact details can be found on the 'Contacts' section of www.britishamericanfootball.org

The personal injury coverage that this offers is summarised in a Summary of Cover document which is issued to teams at the start of the financial year once the insurance policy has been renewed. Information regarding liability can be provided upon request by the National Governing Body.

The coverage provided covers members not only in games but also in sanctioned club activity. This could be fundraising events or international fixtures.

Coverage for club activities requires clear guidelines however. The pursuit of extreme sports i.e. bungee jumping; skiing, pot holing and the like would not be covered. Activities involving alcohol would similarly not be covered. Some activities offered in the sport via third parties may not be covered. All club activities should occur only after a thorough and provable risk assessment has taken place. A sample risk assessment sheet is available from the download section of the BAFA website. If you have any queries relating to your activity please contact the Governing Body.

The insurance is not valid for professional or semi professional players.

Enhanced Coverage

The British American Football Association can provide insurance to both players and coaches when registering with the National Governing Body. Details of the policy are given to club committees at the start of each season. However, there are often cases where people wish to take out enhanced coverage, whether for themselves or for their equipment.

For a quick quote or to buy sports equipment insurance, personal accident insurance, travel insurance or cover for physiotherapy treatment extra coverage can be purchased through our insurers via: www.ps-sports-quote.com

When obtaining a quote or coverage please mention that you are affiliated to BAFA.

Reporting

BAFA provides two forms for members to use when seeking to register a claim.

- Form 1: the BAFA form
- Form 2: the insurance submission form

Form 1 is a basic pro forma which needs to be filled in and sent to BAFA. This ensures that BAFA has a record of the claim.

Form 2 is the form which needs to be sent to the insurers in order to register a claim. This form needs to be filled in carefully and requires the co-signatory of a medical professional who can substantiate the injuries reported. This form is the basis for your claim.

All clubs should have a copy of an accident book (available from HSE Books) which logs accidents or dangerous occurrences. This must be done in compliance with data protection. Records should be kept for at least three years. You may be asked to produce this as part of your claim.

2. Pre-season Training

The insurance provided through the Governing Body does accommodate the opportunity to trial the sport.

Any individual, whether interested in flag football or contact football is entitled to a maximum of three trial sessions before their interim cover expires and they have to decide whether or not to join the club fully and register with the Governing Body.

It should be noted that the following criteria must be strictly adhered to:

- Trial sessions must be held under the direct supervision of qualified and insured coaches
- Where U18 athletes are involved, the dedicated welfare officer must be present
- Trial sessions must not include a scrimmage and nor should they include a game.
- At each trial session the details of every trialing attendee should be recorded. This recording should include:
 - o Full Name
 - o Full Address and Contacts
 - o Date of Birth
 - o Date of Session
 - o Signature of Attendee
- Attendees should also declare any underlying medical health problems
- Where equipment is used this must be fitted under the supervision of a qualified coach

Failure to compile a provable record of attendance will invalidate any claim.

In the event of a trialist seeking to register with the club for the forthcoming season after their three trials then a written and signed agreement of intention to participate will ensure that they fall under the Governing body's insurance framework until such time that their registration has been processed.

A newly qualified coach may also join with a team in pre season prior to registering fully. They too, need to complete the below form before formal registration and email a copy to coaching@britishamericanfootball.org who can validate the qualification.

Key Sections of www.britishamericanfootball.org to refer to:

- **The Welfare Tab on the home page**
- **The Clubs section.**

The next page contains a draft statement of intention form for use.

Pre-season Insurance – Statement of Intent

This document is to show that the named person has undertaken their allotted number of trial sessions and wishes to continue pre season training. In signing this document they commit to registering with the club for the forthcoming season and registering with BAFA and BAFA where appropriate.

At the foot of the page is a section for signatories. Where a player is under the age of 18 then their parent or guardian should sign on their behalf. In signing they are stating that they have been informed of who the team's Welfare Officer is. All coaches should also send a notification email to coaching@britishamericanfootball.org

Full Name of Player or Coach	
Date of Birth	
Address	Line 1 Line 2 Line 3 Postcode
Has the participant declared any health issues / medication?	
Name of the team who the player/ coach intends to sign for	

Signature of Player / Coach _____

Date _____

Signature of Club Official _____

Date _____

Signature of Parent / Guardian _____

Date _____

3. Notes on International Travel

The insurance provided through the Governing Body does accommodate the opportunity to pursue activities abroad.

It is strongly recommended that enhanced coverage is taken out via our brokers: www.ps-sports-quote.com

In order for this to be activated there are a series of requirements which must be met.

- The activity must be sanctioned in writing by a member of the Board of Directors of the Governing Body.
- The activity must be sanctioned by the host nation's Governing Body and meet their domestic activity requirements.
- A Risk Assessment of phases of the activities programme is undertaken:
 - o Travel (in both Great Britain and abroad)
 - o Accommodation
 - o Event
- Full details of each participant are recorded including:
 - o Full Name
 - o Full Address and Contacts including emergency contact
 - o Date of Birth
 - o Health profile
- BAFA requests that where there are young people or vulnerable adults the Governing Body policy is referred to and where relevant, enacted.
- The Foreign and Commonwealth Office guidance for travelers is reviewed and acted upon including seeking to ensure that there are people who can speak the local language.

It should be noted that the insurance only provides basic provision for liability and personal injury. It does not provide reimbursement for travel coverage should there be issues relating to the logistics of the foreign activity. There is no obligation for BAFA or our insurers to act on behalf of members in pursuing claims regarding wider aspects of a foreign event.

4. BAFA Risk Assessment Guidance Document

The British American Football Association acknowledges the importance of risk assessment in terms of its overall management of health and safety and the need for clubs which fall under its auspices to acknowledge this too.

BAFA therefore recommends that all clubs make arrangements to ensure that risk assessments are carried out throughout the range of the club's training and game day activities and wider activities. In particular, the risk assessment process will:-

- a) Identify hazards
- b) Determine who might be harmed and how, for example coaches and players, volunteers, parents and fans, or staff.
- c) Determine the likelihood of harm occurring
- d) Identify appropriate measures necessary to control or eliminate the risk
- e) Record findings
- f) Arrange for monitoring and review

Examples of where Risk Assessments may be carried out include (but are not limited to):

- a) Ahead of training sessions
- b) Ahead of game day (home venue)
- c) Ahead of game day (travelling)
- d) Ahead of wider club activities i.e. leaflet distribution / fundraising activities

On the following pages are examples of generic Risk Assessment documents. They are intended to be able to be used in a range of circumstances.

In creating this document BAFA recognises that the contact version of our sport there is a dependence upon equipment which automatically has an impact upon the risk. In order to minimise the risk associated here there is an onus upon team management, coaches and players to ensure that equipment is used, stored and maintained appropriately. The Welfare tab on www.britishamericanfootball.org provides guidance upon this element of risk for teams to follow.

Where reference is made to leadership numbers it is important to note that BAFA recommends that clubs review the suggested ratio for education (as considered by one of the principle Unions - ATL) in terms of young people per adult in activity settings, be it training and game day or club social activities. <http://www.atl.org.uk/health-and-safety/off-site-trips/supervision-trips.asp>

SAMPLE RISK ASSESSMENT Any areas that score 3 or over indicate an identified hazard

Score 1-5	Group	Leadership	Equipment	Transport	First Aid *see below	Weather	Venue	Activity
1	Group at appropriate competency at and above level of activity	A high ratio of qualified coaches to players A high ratio of suitable leaders (CRB) to attendees (esp. children)	No equipment or protective clothing required	Activity on site or local, no transport requirements for participants	First Aid available. Access to emergency support. Persons qualified at appropriate level (Game Day – Requirements met)	Change in weather will have no adverse effect on the group	Where facilities (indoors and out) are well maintained, exceed requirements and facility staff have briefed management on policies / protocol	No strenuous activity i.e. club meal
2	Highly experienced participants undertaking activity at a high level of performance. Participants are aware of risks involved and trained to deal with foreseeable problems		Minimal equipment or protective clothing required to undertake activity. Required for comfort or peace of mind.	Use of hired coach or public transport	First Aid not available. Access to emergency support. Persons qualified at appropriate level	Change in weather will have minimal effect on activity		Light physical activity with no contact
3	Group with appropriate competency to attempt level of activity with suitable leadership, but not necessarily practical experience	A ratio of coaches to players which meets recommended levels A ratio of suitable leaders to attendees (esp. children)	Some equipment or protective clothing required by participants. No training required for use, equipment failure may cause minor injury	Local or regional movement or participants or large/heavy items using self driven vehicles	First Aid available. Access to Emergency support. No, or insufficient persons qualified at appropriate level	Change in weather could cause problems if the group is not adequately prepared with training or equipment	Where facilities meet requirements for practice / game day / activity and staff, policies and procedures are available	Moderate physical activity with medium body contact
4	Group with some competency in activity. Some awareness of risks involved.		Complex, delicate or extensive equipment or protective clothing required for some or all of participants. Training on use of equipment required. Some reliance on equipment where failure may cause some injury.	National movement of participants Using self drive vehicles or including overnight stay	First Aid not available. No access to Emergency support. Persons qualified at appropriate level OR First Aid not available Access to Emergency support. No, or insufficient persons qualified at appropriate level	Change in weather could rapidly lead to serious problems if the group is not adequately experienced or equipped	Where modifications to facilities / activity have to be made to accommodate the activity.	Moderate physical activity with high body contact
5	Absolute Novices with no or little experience of the activity at any level	No experienced coaches / teachers No suitably qualified leaders	Complex, delicate or extensive equipment and/or protective clothing required for all participants. Extensive training on use of equipment required. Direct reliance on equipment, failure is likely to cause serious injury	Transportation of heavy or large items and many people, use of minibuses and trailers or traveling abroad	First Aid not available. Persons not qualified at appropriate level. With or without access to Emergency support	Change in weather could have very serious repercussions for the group	Where facilities (indoors and out) are poorly maintained, compromise requirements and facility management are absent leaving no policies and procedures	Strenuous physical activity with high contact

SAMPLE HAZARD CONTROL ASSESSMENT

Please complete the following table in respect of each hazard you have encountered.

HAZARD	RISK IDENTIFIED	WHO AFFECTED	CURRENT HAZARD CONTROL	FURTHER ACTION	RESPONSIBILITY

Please refer to:

- 1) Your club / institution code of conduct
- 2) Your equipment log
- 3) Manufacturer guidance on equipment
- 4) BAFA Rules and Regulations
- 5) The 'Clubs' section on the BAFA website
- 6) The 'Welfare' section on the BAFA website

*** Types of First Aid**

First Aid – Where a third party is qualified in first aid at an appropriate level, but not a member of an emergency service or your club eg. Instructor
 Access to Emergency Support – Where trained professionals would be able to be called to an incident within 45 minutes of and incident eg. Ambulance
 Game Day Standard – where the Rules and Regulations of the Governing Body are met.

5. Non-BAFRA Game Day Audit.

Introduction

There may be points during the season where a game has to be refereed by officials who are not part of the British American Football Referees' Association.

This document provides the necessary guidance for those persons who will stand in on the day of the game to officiate.

These officials should hold a Level 1 Coaching Qualification in the sport of American Football and be current members of the Coaches' Association.

Game Day Audit

Please mark clearly the appropriate box

Weather Conditions

Are extreme weather conditions present which may have an effect on player safety?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Pitch and Equipment

Following an inspection of the playing surfaces are there any areas that may have an effect on player safety, including cracks or uneven surfaces?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Is there any visible debris on the playing surface?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Have the markings been checked to ensure that they are in line with the rules of the game or following league issued guidelines?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Are all goalposts securely in place and padded?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Where applicable, are all lights operational and do they illuminate the playing area and run-offs.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Run off and perimeter areas

Does the run off (clear space) outside each side line meet the required distance as defined in the BAFA Rule book (12 feet)?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Are there any visible obstructions or hazards within the run off or perimeter areas?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Facilities

Are there any visible hazards in the public areas, including the seating or spectator areas?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Are there any visible hazards in the player's / officials areas including the changing rooms?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

First Aid

Are the first aid requirements for the players in accordance with those outlined in the BAFA Rule book i.e. paramedic / ambulance?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Is there access to a working telephone?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Other Factors

Are there other factors which require attention prior to the players accessing the field of play?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Risk Management Actions

Description of Hazard or Risk	Actions taken to address the hazard or risk

Signatures

We the undersigned, as authorised game officials and management, have undertaken the above inspection prior to the commencement of play. We have managed the identified risks to an acceptable level and declare the playing environment fit for play.

Nominated Lead Official (Name)

Nominated Lead Official (Signature)

All signatories declare that they will act in accordance with the Rules of the Game with which they are conversant and that they will act in the best interests of the participants on the field of play

Head Coach - Home (Name)

Head Coach - Home (Signature)

Head Coach - Away (Name)

Head Coach - Away (Signature)

Date of Game _____

Home Team _____

Away Team _____

Venue _____

Game Day Checklist Guidelines

Game Day Checklists are mandatory for all games which are uncovered by BAFRA officials.

This Game Day checklist is an important Risk Management tool. It is a significant aspect of BAFA's Public Liability Insurance that these checklists are completed by member teams and nominated officials for games where there are no BAFRA officials available.

Identifying risks and managing them prior to a game can reduce exposure to damage to property and injury and could be used as important evidence in defence of negligence claims.

Who should complete the checklist?

The checklist should be completed prior to the game by the Nominated Lead Official and the two Head Coaches of the respective competing teams. All signatories should be over the age of 18.

When should the checklist be completed?

The checklist should be completed prior to the commencement of the first game of the day. Playing conditions should be monitored continuously and the Lead Official, alongside both Head Coaches should make a judgment on whether any change means that the game is now unplayable.

The Game Day checklist is:

The Game Day checklist is a visual inspection tool only. It can help identify some foreseeable risks. It is not an all-encompassing assessment of the risks. There are certain elements which will be subjective (such as the quality of the field). Where in doubt about an issue, advice should be sought from an appropriate person/s such as the facility ground staff. If the ground staff deem the facility unusable then it is recommended that their advice is adhered to

Managing the risk

Where a risk is identified please place a tick in the appropriate box. Please then highlight in the final section the actions taken to minimise the risk. This may include actions which:

- Reduce the risk (i.e. roping off certain areas)
- Avoiding the risk (i.e. removing the offending item)
- Transferring the risk (i.e. placing warning signs for public)
- Accepting the risk (i.e. rationalising that the risk may be small)

Responsibility

One of the questions which is frequently asked is 'Will I be held responsible if I sign the checklist?' The insurance exists to protect the game day officials. By signing the form you have stated you have done all you can to reduce risks and that you have declared the surface playable. The insurance protects members in the case of wrongful acts, omissions and errors and acknowledges that all parties (officials, coaches and team management) have a duty of care to the participants. The cover will not exist in cases where there is deliberate negligence or disregard for the Rules of the Game, the guidelines stated here or the welfare of the participants.

What if a person decides not to sign the form?

If a person decides not to sign the form as they remain concerned about a risk all parties should work to ensure that risk is reduced or avoided. The competition rules highlight how long a game can be postponed for should it require some time to achieve this.

6. Insurance Claim Forms

There are two forms which require submission when registering a claim.

Both of these forms are in a download entitled **Perkins Slade and BAFA Insurance Notification Forms**

Please ensure that the documents are completed as hard copies and where appropriate, the medical practitioner's signature is clearly visible.

7. Online Presence

It is apparent that social media is playing an increasingly large role in the work of individuals and clubs.

This can be a tremendous tool for recruitment, retention and development. It can however, also present real dangers.

BAFA advises that all clubs maintain strict controls over who can access 'club related' sites and that there are clear guidelines as to the content which can be posted.